

Fraud Case Report — C6f7c56406e3b
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Transaction

- txid: T602601381
- account_id: 7726-0888 (grade=C)
- type: P2P_SEND
- status: declined
- amount: 115.39 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D7726000
- ip_address: 191.114.196.55

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 131.58
- Velocity proxy (15): 15
- Account status counts: {'declined': 8, 'approved': 24}
- Account type counts: {'P2P_SEND': 26, 'CASHIN': 2, 'MERCHPAY': 1, 'AIRTIME_RECHARGE': 2, 'CASHOUT': 1}
- IP/device reuse top: [('7726-0888', 31)]

Rationale

- Risk HIGH (score=70).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.