

Fraud Case Report — Caf73fe23654f

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Transaction

- txn_id: T260571228
- account_id: 7716-8466 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 106.88 ZAR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D36534
- ip_address: 10.0.41.199

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 117.49
- Velocity proxy (15): 15
- Account status counts: {'declined': 20, 'approved': 24, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 26, 'CASHIN': 5, 'DSTV_PAYMENT': 4, 'MERCHPAY': 4, 'AIRTIME_': 1}
- IP/device reuse top: [('7716-8466', 14)]

Rationale

- Risk HIGH (score=62).
- 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.