

Fraud Case Report — C03e665cb5805

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Transaction

- txn_id: T562607654
- account_id: 7721-8040 (grade=C)
- type: P2P_SEND
- status: approved
- amount: 224.08 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7721000
- ip_address: 10.0.194.59

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 138.7
- Velocity proxy (15): 15
- Account status counts: {'approved': 16, 'declined': 6}
- Account type counts: {'P2P_SEND': 8, 'DSTV_PAYMENT': 4, 'MERCHPAY': 4, 'CASHIN': 1, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7721-6985', 32), ('7721-9874', 22), ('7721-8040', 16), ('7765-7819', 1)]

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.