

Fraud Case Report — C3585b4e235e7
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Transaction

- txn_id: T340638798
- account_id: 7734-7469 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 181.97 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D97422
- ip_address: 10.0.192.154

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): 153.78
- Velocity proxy (15): 15
- Account status counts: {'declined': 17, 'approved': 25, 'reversed': 2}
- Account type counts: {'P2P_SEND': 35, 'CASHOUT': 2, 'DSTV_PAYMENT': 2, 'CASHIN': 1, 'AIRTIME_R': 1}
- IP/device reuse top: [('7734-7469', 11)]

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.