Fraud Case Report — C9b214fa29f4c
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Transaction
- txn_id: T436722163
- account_id: 7731-9855 (grade=C)
- type: P2P_SEND
- status: declined
- amount: 241.99 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D14894
- ip_address: 10.0.147.190

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 typ
- Account avg amount (last 80): 150.17
- Velocity proxy (15): 15
- Account status counts: {'declined': 5, 'approved': 16, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 6, 'DSTV_PAYMENT': 5, 'CASHIN': 4, 'AIRTIME_RECHARGE': 2, 'M
- IP/device reuse top: [('7731-9855', 5)]

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.