

Fraud Case Report — C94140118b40c
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Transaction

- txid: T335865413
- account_id: 7725-5926 (grade=D)
- type: P2P_SEND
- status: approved
- amount: 160.22 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7725000
- ip_address: 10.0.199.132

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 168.85
- Velocity proxy (15): 15
- Account status counts: {'approved': 36, 'declined': 7, 'chargeback': 2, 'reversed': 1}
- Account type counts: {'P2P_SEND': 18, 'CASHIN': 6, 'CASHOUT': 4, 'DSTV_PAYMENT': 7, 'AIRTIME_R...': 1}
- IP/device reuse top: [('7725-1527', 45), ('7725-5926', 37)]

Rationale

- Risk HIGH (score=69).
- 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.