Fraud Case Report — C1b4ec5d92546
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Transaction
- txn_id: T423816770
- account_id: 7190-0852 (grade=C)
- type: P2P_SEND
- status: approved
- amount: 121.85 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D55679
- ip_address: 191.60.60.29

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 typ
- Account avg amount (last 80): 219.2
- Velocity proxy (15): 15
- Account status counts: {'approved': 35, 'declined': 7, 'chargeback': 2, 'reversed': 2}
- Account type counts: {'P2P_SEND': 21, 'CASHOUT': 9, 'DSTV_PAYMENT': 5, 'MERCHPAY': 3, 'CASHIN
- IP/device reuse top: [('7190-0852', 3)]

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.