Fraud Case Report — C40c52e2b5bf7
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Transaction
- txn_id: T394960925
- account_id: 7771-3631 (grade=D)
- type: P2P_SEND
- status: approved
- amount: 358.16 EUR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D7771000
- ip_address: 170.248.205.78

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

Evidence
- Risk level: HIGH (score=81)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 109.94
- Velocity proxy (15): 15
- Account status counts: {'approved': 18, 'reversed': 2, 'declined': 9, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 10, 'MERCHPAY': 10, 'CASHIN': 3, 'AIRTIME_RECHARGE': 4, 'DST
- IP/device reuse top: [('7771-3631', 26), ('7771-5819', 18)]

Rationale
- Risk HIGH (score=81).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- 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.