

Fraud Case Report — C2918b7e2df97

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Transaction

- txn_id: T637692814
- account_id: 7723-9305 (grade=A)
- type: P2P_SEND
- status: approved
- amount: 765.88 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D7723000
- ip_address: 10.0.137.161

Decision

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

Evidence

- Risk level: HIGH (score=61)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Amount >=
- Account avg amount (last 80): 235.66
- Velocity proxy (15): 15
- Account status counts: {'approved': 30, 'chargeback': 2, 'declined': 6, 'reversed': 2}
- Account type counts: {'P2P_SEND': 19, 'CASHIN': 2, 'AIRTIME_RECHARGE': 6, 'MERCHPAY': 3, 'DSTV': 1}
- IP/device reuse top: [('7723-9305', 29)]

Rationale

- Risk HIGH (score=61).
- 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.