

Fraud Case Report — Cabba932a7b6d

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Transaction

- txn_id: T571180283
- account_id: 7128-0216 (grade=A)
- type: P2P_SEND
- status: approved
- amount: 357.42 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7128000
- ip_address: 10.0.153.27

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): 218.97
- Velocity proxy (15): 15
- Account status counts: {'approved': 45, 'reversed': 1, 'chargeback': 1, 'declined': 14}
- Account type counts: {'P2P_SEND': 31, 'CASHIN': 5, 'CASHOUT': 14, 'AIRTIME_RECHARGE': 5, 'MERC
- IP/device reuse top: [('7128-0216', 34)]

Rationale

- Risk HIGH (score=61).
- 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.