

Fraud Case Report — C32e600bb9690

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Transaction

- txn_id: T324547837
- account_id: 7728-8431 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 83.63 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7728000
- ip_address: 237.205.33.181

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 173.67
- Velocity proxy (15): 15
- Account status counts: {'declined': 33, 'approved': 58, 'reversed': 5, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 67, 'MERCHPAY': 10, 'CASHIN': 6, 'DSTV_PAYMENT': 3, 'AIRTIME': 1}
- IP/device reuse top: [('7728-0284', 90), ('7728-8431', 75)]

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.
- IP/device reuse pattern across multiple accounts is suspicious.