

Fraud Case Report — C929797429e19

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Transaction

- txn_id: T296511123
- account_id: 7776-3911 (grade=D)
- type: P2P_SEND
- status: approved
- amount: 239.03 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7776000
- ip_address: 75.104.175.215

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 164.19
- Velocity proxy (15): 15
- Account status counts: {'approved': 71, 'declined': 27, 'reversed': 3}
- Account type counts: {'P2P_SEND': 55, 'CASHIN': 8, 'CASHOUT': 12, 'DSTV_PAYMENT': 9, 'AIRTIME_P...': 1}
- IP/device reuse top: [('7776-3911', 87)]

Rationale

- Risk HIGH (score=69).
- 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.