

# Fraud Case Report — Cda6176612c8a  
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### ## Transaction

- txn\_id: T584570378
- account\_id: 7776-3911 (grade=D)
- type: P2P\_SEND
- status: declined
- amount: 150.07 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: NG (home=ZW)
- device\_id: D7776000
- ip\_address: 21.40.100.135

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=77)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 174.57
- Velocity proxy (15): 15
- Account status counts: {'declined': 23, 'approved': 69, 'reversed': 3}
- Account type counts: {'P2P\_SEND': 51, 'CASHIN': 7, 'CASHOUT': 11, 'DSTV\_PAYMENT': 9, 'AIRTIME\_P...': 1}
- IP/device reuse top: [('7776-3911', 82)]

### ## Rationale

- Risk HIGH (score=77).
- 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.