

# Fraud Case Report — C9f9499389b30  
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### ## Transaction

- txn\_id: Tdd55d8ebd1
- account\_id: 7766-5783 (grade=Medium Risk)
- type: P2P\_SEND
- status: approved
- amount: 435.26 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: AE (home=ZA)
- device\_id: D7766000
- ip\_address: 10.0.136.215

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P\_SEND, Amount >=
- Account avg amount (last 80): 180.25
- Velocity proxy (15): 15
- Account status counts: {'approved': 43, 'declined': 1, 'reversed': 4}
- Account type counts: {'P2P\_SEND': 8, 'CASHIN': 12, 'MERCHPAY': 8, 'AIRTIME\_RECHARGE': 6, 'DSTV': 1}
- IP/device reuse top: [('7766-0871', 43), ('7766-5783', 39), ('7766-6990', 36), ('7766-5383', 35), ('7766-463', 34)]

### ## Rationale

- Risk HIGH (score=66).
- 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.