

# Fraud Case Report — C1a610a83612f  
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### ## Transaction

- txn\_id: T129142727
- account\_id: 7773-1323 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 78.08 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card\_not\_present
- country: AE (home=ZW)
- device\_id: D7773000
- ip\_address: 150.195.96.123

### ## 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): 162.99
- Velocity proxy (15): 15
- Account status counts: {'declined': 22, 'approved': 37, 'reversed': 2}
- Account type counts: {'P2P\_SEND': 45, 'CASHIN': 4, 'MERCHPAY': 3, 'DSTV\_PAYMENT': 3, 'CASHOUT': 1}
- IP/device reuse top: [('7773-1323', 57), ('7773-7421', 53)]

### ## 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.