

# Fraud Case Report — Cebc3c032f3ff  
- Created: 2026-01-19T05:41:27.739908+00:00

#### ## Transaction

- txn\_id: T404605a7c7
- account\_id: 7755-2860 (grade=Low Risk)
- type: P2P\_SEND
- status: approved
- amount: 342.34 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: GB (home=ZA)
- device\_id: D7755000
- ip\_address: 10.0.96.164

#### ## 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 >= 342.34 USD
- Account avg amount (last 80): 151.79
- Velocity proxy (15): 15
- Account status counts: {'approved': 104, 'declined': 5, 'reversed': 9, 'chargeback': 2}
- Account type counts: {'P2P\_SEND': 20, 'MERCHPAY': 22, 'AIRTIME\_RECHARGE': 12, 'CASHIN': 24, 'CASHOUT': 18}
- IP/device reuse top: [('7755-4773', 70), ('7755-9619', 66), ('7755-2860', 64)]

#### ## 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.