

## # Fraud Case Report — C3c298bb9248a

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### ## Transaction

- txn\_id: T585269097
- account\_id: 7731-9855 (grade=C)
- type: P2P\_SEND
- status: declined
- amount: 105.86 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card\_not\_present
- country: AE (home=ZW)
- device\_id: D7731000
- ip\_address: 10.0.155.21

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 173.5
- Velocity proxy (15): 15
- Account status counts: {'declined': 17, 'approved': 44, 'reversed': 3, 'chargeback': 2}
- Account type counts: {'P2P\_SEND': 30, 'CASHOUT': 9, 'DSTV\_PAYMENT': 10, 'CASHIN': 8, 'MERCHPAID': 1}
- IP/device reuse top: [('7731-9855', 42)]

### ## Rationale

- Risk HIGH (score=70).
- 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.