

## # Fraud Case Report — Ce29fe544fcef

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### ## Transaction

- txn\_id: T973893841
- account\_id: 7721-8040 (grade=C)
- type: P2P\_SEND
- status: declined
- amount: 148.37 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card\_not\_present
- country: GB (home=ZA)
- device\_id: D71033
- ip\_address: 10.0.89.221

### ## 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): 125.88
- Velocity proxy (15): 15
- Account status counts: {'declined': 14, 'approved': 40, 'reversed': 1}
- Account type counts: {'P2P\_SEND': 22, 'AIRTIME\_RECHARGE': 8, 'CASHIN': 5, 'MERCHPAY': 9, 'CASHOUT': 1}
- IP/device reuse top: [('7721-8040', 4)]

### ## 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.