

## # Fraud Case Report — C40cf34f85e7a

- Created: 2026-01-19T05:35:58.017126+00:00

### ## Transaction

- txn\_id: T91797c6371
- account\_id: 7753-3123 (grade=Medium-Low Risk)
- type: P2P\_SEND
- status: approved
- amount: 437.62 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: US (home=ZA)
- device\_id: D54700
- ip\_address: 10.0.74.215

### ## 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): 150.89
- Velocity proxy (15): 15
- Account status counts: {'approved': 108, 'reversed': 8, 'chargeback': 1, 'declined': 3}
- Account type counts: {'P2P\_SEND': 15, 'CASHIN': 19, 'AIRTIME\_RECHARGE': 20, 'DSTV\_PAYMENT': 2}
- IP/device reuse top: [('7753-3123', 1), ('7787-4248', 1)]

### ## 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.