

## # Fraud Case Report — C95667bbf3a58

- Created: 2026-01-19T02:58:02.543447+00:00

### ## Transaction

- txn\_id: T0271f8b736
- account\_id: 7727-7743 (grade=Medium Risk)
- type: P2P\_SEND
- status: approved
- amount: 424.24 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: US (home=ZW)
- device\_id: D7727000
- ip\_address: 10.0.25.222

### ## 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): 155.09
- Velocity proxy (15): 15
- Account status counts: {'approved': 15, 'declined': 1, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 3, 'DSTV\_PAYMENT': 6, 'CASHOUT': 2, 'AIRTIME\_RECHARGE': 1,
- IP/device reuse top: [('7727-7743', 12)]

### ## 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.