

# Fraud Case Report — C796a5527090a  
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#### ## Transaction

- txn\_id: T715029674
- account\_id: 7160-4031 (grade=C)
- type: P2P\_SEND
- status: declined
- amount: 220.82 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card\_not\_present
- country: GB (home=ZW)
- device\_id: D59229
- ip\_address: 236.68.70.14

#### ## 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): 181.25
- Velocity proxy (15): 15
- Account status counts: {'declined': 18, 'approved': 41, 'chargeback': 2, 'reversed': 2}
- Account type counts: {'P2P\_SEND': 36, 'MERCHPAY': 6, 'AIRTIME\_RECHARGE': 3, 'DSTV\_PAYMENT': 1}
- IP/device reuse top: [('7160-4031', 8)]

#### ## 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.