

## # Fraud Case Report — C59bdac6a4f18

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### ## Transaction

- txn\_id: Tb04964e0a4
- account\_id: 7777-8872 (grade=Low Risk)
- type: P2P\_SEND
- status: reversed
- amount: 185.85 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: ZW (home=ZA)
- device\_id: D18678
- ip\_address: 216.217.54.218

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P\_SEND, Suspicious
- Account avg amount (last 80): 175.76
- Velocity proxy (15): 15
- Account status counts: {'reversed': 4, 'approved': 49, 'declined': 3, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 12, 'CASHOUT': 12, 'MERCHPAY': 5, 'CASHIN': 11, 'AIRTIME\_REC': 1}
- IP/device reuse top: [('7777-8872', 1)]

### ## Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.