

## # Fraud Case Report — C8391eb3f637b

- Created: 2026-01-19T03:32:15.045299+00:00

### ## Transaction

- txn\_id: T7207b7a790
- account\_id: 7766-5303 (grade=Medium-Low Risk)
- type: P2P\_SEND
- status: declined
- amount: 622.65 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: US (home=ZA)
- device\_id: D7766000
- ip\_address: 10.0.115.119

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P\_SEND, Suspicious
- Account avg amount (last 80): 183.16
- Velocity proxy (15): 15
- Account status counts: {'declined': 2, 'approved': 19}
- Account type counts: {'P2P\_SEND': 2, 'CASHOUT': 6, 'MERCHPAY': 6, 'DSTV\_PAYMENT': 3, 'CASHIN': 1}
- IP/device reuse top: [('7766-6990', 68), ('7766-5383', 57), ('7766-0871', 43), ('7766-5303', 15)]

### ## Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ( $\geq 3x$ ).
- 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.