

# Fraud Case Report — C38a4a4cff833  
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#### ## Transaction

- txn\_id: Tf61986894a
- account\_id: 7731-7405 (grade=Medium Risk)
- type: P2P\_SEND
- status: approved
- amount: 464.84 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: GB (home=US)
- device\_id: D15225
- ip\_address: 10.0.138.185

#### ## 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 >= 464.84 USD
- Account avg amount (last 80): 152.76
- Velocity proxy (15): 15
- Account status counts: {'approved': 107, 'reversed': 4, 'declined': 8, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 25, 'AIRTIME\_RECHARGE': 18, 'CASHIN': 18, 'CASHOUT': 16, 'DST': 16}
- IP/device reuse top: [('7731-7405', 1), ('7879-1020', 1)]

#### ## Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.