

# Fraud Case Report — C02d1ca2be89d  
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### ## Transaction

- txn\_id: T459523330
- account\_id: 7190-0852 (grade=C)
- type: P2P\_SEND
- status: approved
- amount: 73.57 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card\_not\_present
- country: GB (home=ZA)
- device\_id: D7190000
- ip\_address: 67.25.148.103

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 147.98
- Velocity proxy (15): 15
- Account status counts: {'approved': 66, 'declined': 53, 'reversed': 1}
- Account type counts: {'P2P\_SEND': 93, 'CASHIN': 8, 'MERCHPAY': 9, 'AIRTIME\_RECHARGE': 2, 'DSTV': 1}
- IP/device reuse top: [('7190-0852', 76)]

### ## 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.
- IP/device reuse pattern across multiple accounts is suspicious.