

# Fraud Case Report — C68bc61c8d5ce  
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### ## Transaction

- txn\_id: T6134b34d71
- account\_id: 7175-5516 (grade=Medium-Low Risk)
- type: P2P\_SEND
- status: approved
- amount: 444.46 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: GB (home=ZW)
- device\_id: D26871
- ip\_address: 82.211.48.229

### ## 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 >=
- Account avg amount (last 80): 175.48
- Velocity proxy (15): 15
- Account status counts: {'approved': 87, 'declined': 6, 'chargeback': 2, 'reversed': 2}
- Account type counts: {'P2P\_SEND': 19, 'CASHIN': 15, 'CASHOUT': 14, 'MERCHPAY': 21, 'DSTV\_PAYM
- IP/device reuse top: [('7175-5516', 1)]

### ## Rationale

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