

## # Fraud Case Report — C00865440a23e

- Created: 2026-01-19T02:58:49.579264+00:00

### ## Transaction

- txn\_id: T2d5c03d4f9
- account\_id: 7778-3698 (grade=Medium Risk)
- type: P2P\_SEND
- status: approved
- amount: 605.92 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: ZW (home=AE)
- device\_id: D7778000
- ip\_address: 10.0.109.18

### ## 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): 160.79
- Velocity proxy (15): 15
- Account status counts: {'approved': 21, 'declined': 3, 'reversed': 1}
- Account type counts: {'P2P\_SEND': 3, 'CASHOUT': 3, 'DSTV\_PAYMENT': 5, 'MERCHPAY': 3, 'CASHIN': 1}
- IP/device reuse top: [('7778-2879', 77), ('7778-0525', 34), ('7778-2501', 31), ('7778-1116', 21), ('7778-3698', 15)]

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