

## # Fraud Case Report — C61a73e0cb6d1

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### ## Transaction

- txn\_id: T5add24515e
- account\_id: 7769-8150 (grade=Medium-Low Risk)
- type: P2P\_SEND
- status: declined
- amount: 729.23 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: NG (home=ZW)
- device\_id: D7769000
- ip\_address: 39.33.170.107

### ## 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): 158.06
- Velocity proxy (15): 15
- Account status counts: {'declined': 1, 'approved': 20, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 6, 'CASHIN': 5, 'CASHOUT': 5, 'DSTV\_PAYMENT': 2, 'AIRTIME\_RE'} (truncated)
- IP/device reuse top: [('7769-5317', 79), ('7769-8150', 19)]

### ## Rationale

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