

## # Fraud Case Report — C1824d493d617

- Created: 2026-01-18T23:19:27.126395+00:00

### ## Transaction

- txn\_id: T106411231
- account\_id: 7782-6598 (grade=C)
- type: P2P\_SEND
- status: declined
- amount: 174.93 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card\_not\_present
- country: US (home=ZA)
- device\_id: D7782000
- ip\_address: 10.0.136.53

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 178.15
- Velocity proxy (15): 15
- Account status counts: {'declined': 9, 'approved': 19}
- Account type counts: {'P2P\_SEND': 20, 'CASHOUT': 2, 'AIRTIME\_RECHARGE': 4, 'DSTV\_PAYMENT': 1}
- IP/device reuse top: [('7782-6598', 27)]

### ## Rationale

- Risk HIGH (score=70).
- 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.