

# Fraud Case Report — Cb7af9d6af76e  
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#### ## Transaction

- txn\_id: T5d4971d110
- account\_id: 7102-0597 (grade=Medium-Low Risk)
- type: P2P\_SEND
- status: approved
- amount: 303.87 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: ZW (home=ZA)
- device\_id: D7102000
- ip\_address: 10.0.133.8

#### ## 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 >= 300
- Account avg amount (last 80): 147.2
- Velocity proxy (15): 15
- Account status counts: {'approved': 31, 'reversed': 1, 'declined': 2}
- Account type counts: {'P2P\_SEND': 7, 'CASHOUT': 6, 'CASHIN': 5, 'AIRTIME\_RECHARGE': 6, 'DSTV\_P': 1}
- IP/device reuse top: [('7102-0597', 22), ('7102-1563', 17)]

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