

## # Fraud Case Report — C29bda624bb99

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### ## Transaction

- txn\_id: T800740963
- account\_id: 7788-3580 (grade=D)
- type: P2P\_SEND
- status: approved
- amount: 123.73 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: US (home=ZW)
- device\_id: D7788000
- ip\_address: 149.15.95.130

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 155.09
- Velocity proxy (15): 15
- Account status counts: {'approved': 24, 'declined': 12, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 30, 'CASHOUT': 3, 'MERCHPAY': 1, 'AIRTIME\_RECHARGE': 1, 'CASHOUT\_RECHARGE': 1}
- IP/device reuse top: [('7788-3580', 35)]

### ## Rationale

- Risk HIGH (score=69).
- 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.