

# Fraud Case Report — Ce41ab5291a24  
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#### ## Transaction

- txn\_id: Te152d9fa22
- account\_id: 7164-3906 (grade=Low Risk)
- type: P2P\_SEND
- status: approved
- amount: 430.01 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: ZA (home=US)
- device\_id: D7164000
- ip\_address: 155.151.61.228

#### ## 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 >= 430.01 USD
- Account avg amount (last 80): 175.44
- Velocity proxy (15): 15
- Account status counts: {'approved': 69, 'reversed': 2, 'declined': 4}
- Account type counts: {'P2P\_SEND': 20, 'CASHIN': 13, 'DSTV\_PAYMENT': 12, 'MERCHPAY': 8, 'CASHOUT': 5}
- IP/device reuse top: [('7164-3906', 59)]

#### ## 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.