

## # Fraud Case Report — C5770b3a3037b

- Created: 2026-01-19T04:40:56.445243+00:00

### ## Transaction

- txn\_id: T4bd97a9090
- account\_id: 7750-2241 (grade=Medium-High Risk)
- type: P2P\_SEND
- status: approved
- amount: 338.38 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: GB (home=ZW)
- device\_id: D73394
- ip\_address: 56.231.103.23

### ## 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 >=
- Account avg amount (last 80): 151.3
- Velocity proxy (15): 15
- Account status counts: {'approved': 93, 'reversed': 7, 'declined': 1}
- Account type counts: {'P2P\_SEND': 15, 'MERCHPAY': 25, 'CASHIN': 20, 'CASHOUT': 10, 'AIRTIME\_RE
- IP/device reuse top: [('7750-2241', 1), ('7783-9513', 1)]

### ## 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.