

# Fraud Case Report — C6613a230ee35  
- Created: 2026-01-18T23:19:14.598439+00:00

#### ## Transaction

- txn\_id: T655626929
- account\_id: 7752-8289 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 103.33 USD
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: ZW (home=ZA)
- device\_id: D7752000
- ip\_address: 10.0.120.13

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P\_SEND, Suspicious
- Account avg amount (last 80): 213.59
- Velocity proxy (15): 15
- Account status counts: {'declined': 7, 'approved': 12, 'reversed': 2}
- Account type counts: {'P2P\_SEND': 13, 'CASHOUT': 2, 'DSTV\_PAYMENT': 1, 'AIRTIME\_RECHARGE': 3}
- IP/device reuse top: [('7752-8289', 16)]

#### ## Rationale

- Risk HIGH (score=62).
- 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.