

# Fraud Case Report — Cd4177347ae4f  
- Created: 2026-01-19T05:09:20.198890+00:00

### ## Transaction

- txn\_id: T6a4bc45c14
- account\_id: 7767-8846 (grade=Low Risk)
- type: P2P\_SEND
- status: approved
- amount: 532.28 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: NG (home=ZA)
- device\_id: D7767000
- ip\_address: 10.0.162.90

### ## 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): 130.89
- Velocity proxy (15): 15
- Account status counts: {'approved': 108, 'reversed': 4, 'declined': 7, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 18, 'CASHOUT': 13, 'DSTV\_PAYMENT': 29, 'CASHIN': 23, 'MERCH
- IP/device reuse top: [('7767-8846', 100), ('7767-4996', 99), ('7786-1359', 1)]

### ## Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- 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.