

# Fraud Case Report — Cd489f1a2f59a  
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#### ## Transaction

- txn\_id: T700566819
- account\_id: 7728-8431 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 31.95 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: ZA (home=ZW)
- device\_id: D7728000
- ip\_address: 237.205.33.181

#### ## 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): 159.55
- Velocity proxy (15): 15
- Account status counts: {'declined': 37, 'approved': 64, 'reversed': 5, 'chargeback': 2}
- Account type counts: {'P2P\_SEND': 77, 'MERCHPAY': 10, 'CASHIN': 6, 'DSTV\_PAYMENT': 3, 'AIRTIME': 1}
- IP/device reuse top: [('7728-0284', 90), ('7728-8431', 85)]

#### ## 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.