

## # Fraud Case Report — C31a780177f44

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### ## Transaction

- txn\_id: T375337513
- account\_id: 7713-4195 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 61.13 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: ZW (home=ZA)
- device\_id: D7713000
- ip\_address: 10.0.21.144

### ## 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): 139.84
- Velocity proxy (15): 15
- Account status counts: {'declined': 36, 'approved': 54, 'chargeback': 3, 'reversed': 2}
- Account type counts: {'P2P\_SEND': 57, 'MERCHPAY': 8, 'CASHOUT': 6, 'DSTV\_PAYMENT': 6, 'CASHIN': 1}
- IP/device reuse top: [('7713-4195', 57), ('7713-8491', 39)]

### ## 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.