

## # Fraud Case Report — C07fedfb1fa64

- Created: 2026-01-18T23:25:39.227285+00:00

### ## Transaction

- txn\_id: T165858270
- account\_id: 7728-8431 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 208.85 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: GB (home=ZW)
- device\_id: D7728000
- ip\_address: 10.0.196.178

### ## 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): 183.5
- Velocity proxy (15): 15
- Account status counts: {'declined': 19, 'approved': 26, 'reversed': 3, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 32, 'MERCHPAY': 4, 'CASHOUT': 5, 'CASHIN': 4, 'DSTV\_PAYMENT': 1}
- IP/device reuse top: [('7728-8431', 45), ('7728-0284', 44), ('7729-0326', 1)]

### ## 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.