

# Fraud Case Report — Ca56d624046b1  
- Created: 2026-01-18T23:29:48.748486+00:00

### ## Transaction

- txn\_id: T477710100
- account\_id: 7725-5926 (grade=D)
- type: P2P\_SEND
- status: approved
- amount: 76.04 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: AE (home=ZW)
- device\_id: D7725000
- ip\_address: 10.0.199.132

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 160.51
- Velocity proxy (15): 15
- Account status counts: {'approved': 44, 'declined': 11, 'chargeback': 2, 'reversed': 1}
- Account type counts: {'P2P\_SEND': 30, 'CASHIN': 6, 'CASHOUT': 4, 'DSTV\_PAYMENT': 7, 'AIRTIME\_RECHARGE': 1}
- IP/device reuse top: [('7725-5926', 49), ('7725-1527', 45)]

### ## Rationale

- Risk HIGH (score=69).
- 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.