

# Fraud Case Report — Ca8bb0cea1c  
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### ## Transaction

- txn\_id: T570400456
- account\_id: 7728-8431 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 180.25 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: GB (home=ZW)
- device\_id: D7728000
- ip\_address: 10.0.194.48

### ## 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): 164.67
- Velocity proxy (15): 15
- Account status counts: {'declined': 10, 'approved': 12, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 14, 'CASHIN': 3, 'CASHOUT': 2, 'DSTV\_PAYMENT': 1, 'MERCHPAY': 1}
- IP/device reuse top: [('7728-0284', 23), ('7728-8431', 21)]

### ## 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.