

# Fraud Case Report — Cfa2b3cdb6bf5  
- Created: 2026-01-18T23:36:13.650553+00:00

#### ## Transaction

- txn\_id: T322569457
- account\_id: 7785-7700 (grade=D)
- type: P2P\_SEND
- status: approved
- amount: 158.56 ZAR
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: AE (home=ZW)
- device\_id: D7785000
- ip\_address: 10.0.185.225

#### ## 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): 176.96
- Velocity proxy (15): 15
- Account status counts: {'approved': 48, 'declined': 14, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 29, 'CASHOUT': 10, 'MERCHPAY': 8, 'AIRTIME\_RECHARGE': 11, 'CREDITCARD\_PAYMENT': 12}
- IP/device reuse top: [('7785-2349', 64), ('7785-7700', 43)]

#### ## 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.