

## # Fraud Case Report — C12ca0f6e6143

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### ## Transaction

- txn\_id: T703175530
- account\_id: 7726-0888 (grade=C)
- type: P2P\_SEND
- status: approved
- amount: 114.32 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: US (home=ZW)
- device\_id: D7726000
- ip\_address: 146.254.174.6

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 123.42
- Velocity proxy (15): 15
- Account status counts: {'approved': 38, 'declined': 9}
- Account type counts: {'P2P\_SEND': 35, 'CASHIN': 4, 'AIRTIME\_RECHARGE': 4, 'MERCHPAY': 3, 'CASHOUT': 1}
- IP/device reuse top: [('7726-0888', 44)]

### ## 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.