

## # Fraud Case Report — C613053028ff8

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### ## Transaction

- txn\_id: T327875097
- account\_id: 7782-6598 (grade=C)
- type: P2P\_SEND
- status: declined
- amount: 210.25 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card\_not\_present
- country: US (home=ZA)
- device\_id: D7782000
- ip\_address: 10.0.136.53

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 185.49
- Velocity proxy (15): 15
- Account status counts: {'declined': 5, 'approved': 17}
- Account type counts: {'P2P\_SEND': 14, 'CASHOUT': 2, 'AIRTIME\_RECHARGE': 4, 'DSTV\_PAYMENT': 1}
- IP/device reuse top: [('7782-6598', 21)]

### ## Rationale

- Risk HIGH (score=70).
- 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.