

# Fraud Case Report — Cd4e295cf2d8f  
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### ## Transaction

- txn\_id: T778005232
- account\_id: 7855-8748 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 35.84 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: US (home=ZA)
- device\_id: D7855000
- ip\_address: 10.0.144.161

### ## 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): 175.24
- Velocity proxy (15): 15
- Account status counts: {'declined': 10, 'approved': 21}
- Account type counts: {'P2P\_SEND': 22, 'MERCHPAY': 4, 'AIRTIME\_RECHARGE': 2, 'CASHIN': 3}
- IP/device reuse top: [('7855-8748', 31)]

### ## 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.