

# Fraud Case Report — Cb265b5169e0b  
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### ## Transaction

- txn\_id: Tae487c7385
- account\_id: 7738-9459 (grade=Low Risk)
- type: P2P\_SEND
- status: approved
- amount: 380.81 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: ZW (home=US)
- device\_id: D86436
- ip\_address: 10.0.111.118

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P\_SEND, Amount >=
- Account avg amount (last 80): 130.16
- Velocity proxy (15): 15
- Account status counts: {'approved': 25, 'reversed': 2, 'declined': 1}
- Account type counts: {'P2P\_SEND': 6, 'AIRTIME\_RECHARGE': 2, 'DSTV\_PAYMENT': 5, 'CASHOUT': 4,
- IP/device reuse top: [('7738-9459', 1)]

### ## Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.