

# Fraud Case Report — Ccd578fcaaf02  
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#### ## Transaction

- txn\_id: T683184993
- account\_id: 7731-9855 (grade=C)
- type: P2P\_SEND
- status: approved
- amount: 52.77 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: KE (home=ZW)
- device\_id: D14894
- ip\_address: 10.0.147.190

#### ## 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): 145.94
- Velocity proxy (15): 15
- Account status counts: {'approved': 17, 'declined': 5, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 7, 'DSTV\_PAYMENT': 5, 'CASHIN': 4, 'AIRTIME\_RECHARGE': 2, 'M...
- IP/device reuse top: [('7731-9855', 6)]

#### ## 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.