

## # Fraud Case Report — Cb345f62336b5

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### ## Transaction

- txn\_id: T9ec5b641c8
- account\_id: 7769-5317 (grade=Low Risk)
- type: P2P\_SEND
- status: approved
- amount: 638.52 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: ZW (home=ZA)
- device\_id: D7769000
- ip\_address: 132.50.205.212

### ## 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): 186.45
- Velocity proxy (15): 15
- Account status counts: {'approved': 54, 'reversed': 1, 'declined': 1, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 14, 'DSTV\_PAYMENT': 15, 'MERCHPAY': 6, 'CASHIN': 8, 'CASHOU
- IP/device reuse top: [('7769-5317', 42)]

### ## Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- 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.