

# Fraud Case Report — Cdf61370344c4  
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#### ## Transaction

- txn\_id: T953401987
- account\_id: 7771-3631 (grade=D)
- type: P2P\_SEND
- status: declined
- amount: 221.91 EUR
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: GB (home=ZW)
- device\_id: D7771000
- ip\_address: 10.0.10.98

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=77)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 143.23
- Velocity proxy (15): 15
- Account status counts: {'declined': 11, 'approved': 18, 'reversed': 2, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 11, 'CASHOUT': 2, 'MERCHPAY': 10, 'CASHIN': 3, 'AIRTIME\_RECH': 1}
- IP/device reuse top: [('7771-3631', 27), ('7771-5819', 19)]

#### ## Rationale

- Risk HIGH (score=77).
- 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.