

# Fraud Case Report — C625563cc0ea4  
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### ## Transaction

- txn\_id: T167440876
- account\_id: 7788-3580 (grade=D)
- type: P2P\_SEND
- status: declined
- amount: 198.56 EUR
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: ZA (home=ZW)
- device\_id: D7788000
- ip\_address: 10.0.61.14

### ## 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): 171.84
- Velocity proxy (15): 13
- Account status counts: {'declined': 4, 'approved': 8, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 8, 'AIRTIME\_RECHARGE': 1, 'CASHOUT': 2, 'CASHIN': 2}
- IP/device reuse top: [('7788-3580', 11)]

### ## 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.