

## # Fraud Case Report — Ce3fa0cbabae9

- Created: 2026-01-18T23:45:13.496097+00:00

### ## Transaction

- txn\_id: T689094891
- account\_id: 7855-8748 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 76.69 USD
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: NG (home=ZA)
- device\_id: D7855000
- ip\_address: 148.45.99.77

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P\_SEND, Suspicious
- Account avg amount (last 80): 180.45
- Velocity proxy (15): 15
- Account status counts: {'declined': 36, 'approved': 77, 'reversed': 4, 'chargeback': 3}
- Account type counts: {'P2P\_SEND': 69, 'AIRTIME\_RECHARGE': 10, 'CASHIN': 6, 'MERCHPAY': 15, 'DS': 0}
- IP/device reuse top: [('7855-8748', 113)]

### ## 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.