

# Fraud Case Report — Cca316cf161b9  
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#### ## Transaction

- txn\_id: T9fadbd10e7d
- account\_id: 7156-8400 (grade=Low Risk)
- type: P2P\_SEND
- status: approved
- amount: 478.26 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: US (home=ZA)
- device\_id: D7156000
- ip\_address: 10.0.186.254

#### ## 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 >= 478.26
- Account avg amount (last 80): 171.75
- Velocity proxy (15): 15
- Account status counts: {'approved': 45, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 10, 'AIRTIME\_RECHARGE': 8, 'CASHIN': 6, 'DSTV\_PAYMENT': 8, 'TOPUP': 1}
- IP/device reuse top: [('7156-8400', 34), ('7863-1987', 1)]

#### ## Rationale

- Risk HIGH (score=66).
- 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.