

# Fraud Case Report — C7b2f49eecb06  
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#### ## Transaction

- txn\_id: T29c3dbc9d3
- account\_id: 7725-5378 (grade=Low Risk)
- type: P2P\_SEND
- status: approved
- amount: 391.97 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: ZA (home=AE)
- device\_id: D50162
- ip\_address: 10.0.140.96

#### ## 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 >= 300
- Account avg amount (last 80): 142.83
- Velocity proxy (15): 15
- Account status counts: {'approved': 23, 'reversed': 3}
- Account type counts: {'P2P\_SEND': 4, 'AIRTIME\_RECHARGE': 7, 'MERCHPAY': 3, 'CASHIN': 1, 'CASHOUT': 1}
- IP/device reuse top: [('7725-5378', 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.