

## # Fraud Case Report — Cc2b35ba7d537

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### ## Transaction

- txn\_id: Tcd9c7d1b40
- account\_id: 7715-9486 (grade=Low Risk)
- type: P2P\_SEND
- status: approved
- amount: 665.26 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: GB (home=ZW)
- device\_id: D7715000
- ip\_address: 10.0.42.111

### ## 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 >=
- Account avg amount (last 80): 174.0
- Velocity proxy (15): 15
- Account status counts: {'approved': 32, 'declined': 2}
- Account type counts: {'P2P\_SEND': 8, 'MERCHPAY': 7, 'CASHIN': 5, 'CASHOUT': 4, 'DSTV\_PAYMENT': 1}
- IP/device reuse top: [('7715-9516', 53), ('7715-9486', 25), ('7715-1322', 19)]

### ## Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ( $\geq 3x$ ).
- 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.