

# Fraud Case Report — Ccbbcad9234d4  
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### ## Transaction

- txn\_id: T430554723
- account\_id: 7724-5013 (grade=D)
- type: P2P\_SEND
- status: approved
- amount: 121.53 EUR
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: ZW (home=ZA)
- device\_id: D7724000
- ip\_address: 10.0.101.149

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 145.12
- Velocity proxy (15): 15
- Account status counts: {'approved': 11, 'declined': 4}
- Account type counts: {'P2P\_SEND': 8, 'DSTV\_PAYMENT': 2, 'CASHIN': 2, 'AIRTIME\_RECHARGE': 1, 'OTHER': 1}
- IP/device reuse top: [('7724-5013', 14), ('7724-1167', 3)]

### ## Rationale

- Risk HIGH (score=69).
- 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.