

# Fraud Case Report — Cb8e4e83ccab5  
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#### ## Transaction

- txn\_id: T546014572
- account\_id: 7731-9855 (grade=C)
- type: P2P\_SEND
- status: declined
- amount: 67.81 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card\_not\_present
- country: AE (home=ZW)
- device\_id: D7731000
- ip\_address: 10.0.155.21

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 174.54
- Velocity proxy (15): 15
- Account status counts: {'declined': 16, 'approved': 44, 'reversed': 3, 'chargeback': 2}
- Account type counts: {'P2P\_SEND': 29, 'CASHOUT': 9, 'DSTV\_PAYMENT': 10, 'CASHIN': 8, 'MERCHANTPA': 1}
- IP/device reuse top: [('7731-9855', 41)]

#### ## Rationale

- Risk HIGH (score=70).
- 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.