

## # Fraud Case Report — C09e00bd15ed3

- Created: 2026-01-18T23:33:35.733423+00:00

### ## Transaction

- txn\_id: T756797281
- account\_id: 7785-2349 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 62.29 EUR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: NG (home=ZW)
- device\_id: D7785000
- ip\_address: 10.0.150.92

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P\_SEND, Suspicious
- Account avg amount (last 80): 195.57
- Velocity proxy (15): 15
- Account status counts: {'declined': 14, 'approved': 43, 'reversed': 6, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 40, 'CASHOUT': 11, 'CASHIN': 6, 'MERCHPAY': 3, 'AIRTIME\_RECHARGE': 1}
- IP/device reuse top: [('7785-2349', 55), ('7785-7700', 20)]

### ## Rationale

- Risk HIGH (score=62).
- 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.