

# Fraud Case Report — C23bb6c28d1db  
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### ## Transaction

- txn\_id: T437719777
- account\_id: 7193-6447 (grade=C)
- type: P2P\_SEND
- status: approved
- amount: 51.54 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: AE (home=ZA)
- device\_id: D7193000
- ip\_address: 10.0.48.118

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 141.6
- Velocity proxy (15): 15
- Account status counts: {'approved': 67, 'declined': 17, 'reversed': 2, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 39, 'AIRTIME\_RECHARGE': 15, 'MERCHPAY': 8, 'CASHIN': 6, 'DST': 1}
- IP/device reuse top: [('7193-6447', 79)]

### ## 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.