

# Fraud Case Report — C29cc3fe6b6bc  
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## Transaction

- txn\_id: T761952431
- account\_id: 7750-4310 (grade=C)
- type: P2P\_SEND
- status: approved
- amount: 358.83 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: GB (home=ZA)
- device\_id: D96611
- ip\_address: 10.0.19.161

## Decision

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

## Evidence

- Risk level: HIGH (score=74)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 184.93
- Velocity proxy (15): 15
- Account status counts: {'approved': 38, 'chargeback': 4, 'declined': 16, 'reversed': 1}
- Account type counts: {'P2P\_SEND': 31, 'DSTV\_PAYMENT': 5, 'AIRTIME\_RECHARGE': 4, 'CASHIN': 9, 'CASHOUT': 1}
- IP/device reuse top: [('7750-4310', 1)]

## Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.