

## # Fraud Case Report — C7d3d07dd8620

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### ## Transaction

- txn\_id: T873832288
- account\_id: 7182-7283 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 27.21 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: US (home=ZW)
- device\_id: D7182000
- ip\_address: 10.0.51.223

### ## 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): 151.07
- Velocity proxy (15): 15
- Account status counts: {'declined': 12, 'approved': 25}
- Account type counts: {'P2P\_SEND': 25, 'MERCHPAY': 2, 'AIRTIME\_RECHARGE': 4, 'CASHOUT': 2, 'DS': 2}
- IP/device reuse top: [('7182-7283', 32)]

### ## 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.