

# Fraud Case Report — C816fb4e6a9ca  
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#### ## Transaction

- txn\_id: Tdf5cd94a25
- account\_id: 7787-9366 (grade=Medium-High Risk)
- type: P2P\_SEND
- status: approved
- amount: 589.64 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: US (home=ZA)
- device\_id: D67463
- ip\_address: 10.0.91.111

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P\_SEND, Amount >= 500
- Account avg amount (last 80): 213.14
- Velocity proxy (15): 15
- Account status counts: {'approved': 106, 'declined': 5, 'reversed': 7, 'chargeback': 2}
- Account type counts: {'P2P\_SEND': 25, 'MERCHANTPAY': 23, 'CASHOUT': 21, 'CASHIN': 19, 'AIRTIME\_RECEIVE': 15}
- IP/device reuse top: [('7787-9366', 1), ('7779-7370', 1), ('7711-1366', 1)]

#### ## Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.