

# Fraud Case Report — C08f89a43f1d8  
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#### ## Transaction

- txn\_id: T211573356
- account\_id: 7734-7469 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 127.19 EUR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: NG (home=ZA)
- device\_id: D87440
- ip\_address: 10.0.60.221

#### ## 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): 139.97
- Velocity proxy (15): 15
- Account status counts: {'declined': 9, 'approved': 14, 'reversed': 2}
- Account type counts: {'P2P\_SEND': 17, 'DSTV\_PAYMENT': 2, 'CASHIN': 1, 'AIRTIME\_RECHARGE': 2, '...
- IP/device reuse top: [('7734-7469', 8)]

#### ## 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.