

# Fraud Case Report — Cdcdfce3d43c  
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#### ## Transaction

- txn\_id: T805511569
- account\_id: 7726-0888 (grade=C)
- type: P2P\_SEND
- status: approved
- amount: 212.38 ZAR
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: KE (home=ZW)
- device\_id: D7726000
- ip\_address: 58.93.144.181

#### ## 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): 133.75
- Velocity proxy (15): 15
- Account status counts: {'approved': 62, 'declined': 20, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 56, 'CASHOUT': 5, 'CASHIN': 5, 'AIRTIME\_RECHARGE': 8, 'MERCHANT': 1}
- IP/device reuse top: [('7726-0888', 77)]

#### ## 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.