

# Fraud Case Report — Cea7fb66610bd  
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### ## Transaction

- txn\_id: T648742574
- account\_id: 7771-5819 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 245.25 USD
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: GB (home=ZA)
- device\_id: D7771000
- ip\_address: 10.0.144.191

### ## 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): 183.15
- Velocity proxy (15): 15
- Account status counts: {'declined': 4, 'approved': 33, 'reversed': 3, 'chargeback': 3}
- Account type counts: {'P2P\_SEND': 9, 'DSTV\_PAYMENT': 4, 'CASHOUT': 6, 'MERCHPAY': 10, 'AIRTIME': 1}
- IP/device reuse top: [('7771-3631', 46), ('7771-5819', 37)]

### ## 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.