

# Fraud Case Report — C7c0bc18bca9b  
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#### ## Transaction

- txn\_id: T171945396
- account\_id: 7724-5013 (grade=D)
- type: P2P\_SEND
- status: approved
- amount: 99.42 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: ZW (home=ZA)
- device\_id: D21091
- ip\_address: 10.0.104.210

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 135.97
- Velocity proxy (15): 15
- Account status counts: {'approved': 60, 'declined': 36, 'reversed': 1}
- Account type counts: {'P2P\_SEND': 65, 'CASHIN': 6, 'DSTV\_PAYMENT': 6, 'CASHOUT': 7, 'AIRTIME\_R'}
- IP/device reuse top: [('7724-5013', 8)]

#### ## Rationale

- Risk HIGH (score=69).
- 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.