

# Fraud Case Report — C1dbf1377caa4  
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#### ## Transaction

- txn\_id: T616628552
- account\_id: 7855-8748 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 164.47 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: US (home=ZA)
- device\_id: D7855000
- ip\_address: 10.0.144.161

#### ## 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): 173.53
- Velocity proxy (15): 15
- Account status counts: {'declined': 11, 'approved': 24}
- Account type counts: {'P2P\_SEND': 26, 'MERCHPAY': 4, 'AIRTIME\_RECHARGE': 2, 'CASHIN': 3}
- IP/device reuse top: [('7855-8748', 35)]

#### ## 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.