

## # Fraud Case Report — Cfc45d4c5ed42

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### ## Transaction

- txn\_id: T874482889
- account\_id: 7776-3911 (grade=D)
- type: P2P\_SEND
- status: declined
- amount: 204.12 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: US (home=ZW)
- device\_id: D7776000
- ip\_address: 10.0.104.186

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=77)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 151.39
- Velocity proxy (15): 15
- Account status counts: {'declined': 9, 'approved': 24, 'reversed': 1}
- Account type counts: {'P2P\_SEND': 22, 'DSTV\_PAYMENT': 2, 'MERCHPAY': 2, 'AIRTIME\_RECHARGE': 1}
- IP/device reuse top: [('7776-3911', 32)]

### ## Rationale

- Risk HIGH (score=77).
- 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.