

## # Fraud Case Report — C0a7281b0a908

- Created: 2026-01-18T23:25:33.982230+00:00

### ## Transaction

- txn\_id: T174443097
- account\_id: 7776-3911 (grade=D)
- type: P2P\_SEND
- status: declined
- amount: 124.99 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: AE (home=ZW)
- device\_id: D7776000
- ip\_address: 10.0.46.132

### ## 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): 146.17
- Velocity proxy (15): 15
- Account status counts: {'declined': 16, 'approved': 40, 'reversed': 2}
- Account type counts: {'P2P\_SEND': 33, 'CASHOUT': 6, 'DSTV\_PAYMENT': 7, 'CASHIN': 3, 'AIRTIME\_RECHARGE': 1}
- IP/device reuse top: [('7776-3911', 53)]

### ## 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.