

# Fraud Case Report — C9960b37146c6  
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#### ## Transaction

- txn\_id: T6db8fdda77
- account\_id: 7128-7366 (grade=Low Risk)
- type: P2P\_SEND
- status: declined
- amount: 195.21 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: ZA (home=AE)
- device\_id: D7128000
- ip\_address: 45.221.125.157

#### ## 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): 195.82
- Velocity proxy (15): 15
- Account status counts: {'declined': 8, 'approved': 91, 'reversed': 2}
- Account type counts: {'P2P\_SEND': 23, 'CASHIN': 16, 'CASHOUT': 24, 'DSTV\_PAYMENT': 13, 'MERCHI': 1}
- IP/device reuse top: [('7128-7366', 68)]

#### ## 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.