

## # Fraud Case Report — C5104f46b9765

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### ## Transaction

- txn\_id: T9b8a4a7433
- account\_id: 7717-0173 (grade=Medium Risk)
- type: P2P\_SEND
- status: approved
- amount: 662.46 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: AE (home=ZW)
- device\_id: D7717000
- ip\_address: 10.0.155.224

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P\_SEND, Amount >=
- Account avg amount (last 80): 199.29
- Velocity proxy (15): 14
- Account status counts: {'approved': 11, 'reversed': 2, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 3, 'MERCHPAY': 4, 'CASHOUT': 3, 'DSTV\_PAYMENT': 1, 'CASHIN': 1}
- IP/device reuse top: [('7717-4185', 59), ('7717-0173', 13), ('7717-7409', 13), ('7717-0101', 13), ('7717-864', 13)]

### ## Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- 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.