

# Fraud Case Report — Cee8f04f503d3  
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#### ## Transaction

- txn\_id: T078fcb4328
- account\_id: 7181-1933 (grade=Medium Risk)
- type: P2P\_SEND
- status: declined
- amount: 116.23 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: ZA (home=AE)
- device\_id: D7181000
- ip\_address: 10.0.52.239

#### ## 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): 157.26
- Velocity proxy (15): 15
- Account status counts: {'declined': 7, 'approved': 76, 'reversed': 5, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 18, 'MERCHPAY': 14, 'CASHOUT': 9, 'AIRTIME\_RECHARGE': 21, 'DRAFT': 1}
- IP/device reuse top: [('7181-8140', 84), ('7181-1933', 72), ('7181-0673', 12), ('7755-1121', 1)]

#### ## 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.