

Fraud Case Report — Cd956c94e62fa
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Transaction

- txn_id: T4f735316db
- account_id: 7772-0005 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 494.25 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=US)
- device_id: D7772000
- ip_address: 10.0.182.61

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 >= 494.25 USD
- Account avg amount (last 80): 171.15
- Velocity proxy (15): 15
- Account status counts: {'approved': 74, 'declined': 9, 'reversed': 3, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 14, 'MERCHANTPAY': 16, 'CASHOUT': 15, 'AIRTIME_RECHARGE': 14, 'DIRECT_DEBIT': 10, 'CREDIT_CARD': 8, 'PREPAID_CARD': 5, 'CRYPTOCURRENCY': 3, 'MOBILE_TOPUP': 2, 'OTHER': 1}
- IP/device reuse top: [('7772-3643', 78), ('7772-0005', 69), ('7772-9823', 34), ('7772-5881', 19)]

Rationale

- Risk HIGH (score=66).
- 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.