

Fraud Case Report — C9f5d678c4966
- Created: 2026-01-19T04:33:58.124669+00:00

Transaction

- txn_id: Tf67beee4a4
- account_id: 7716-8355 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 366.02 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=US)
- device_id: D7716000
- ip_address: 10.0.13.199

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 >= 366.02 USD
- Account avg amount (last 80): 118.04
- Velocity proxy (15): 15
- Account status counts: {'approved': 80, 'reversed': 3, 'declined': 7, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 13, 'AIRTIME_RECHARGE': 20, 'MERCHPAY': 14, 'DSTV_PAYMENT': 10}
- IP/device reuse top: [('7716-4784', 69), ('7716-8355', 66), ('7716-1864', 21), ('7716-3581', 19), ('7716-5612', 15)]

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.