Fraud Case Report — Cb7b2fbdfbf47
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Transaction
- txn_id: T111eec493d
- account_id: 7721-1373 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: reversed
- amount: 252.35 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D7721000
- ip_address: 93.118.147.246

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): 125.21
- Velocity proxy (15): 15
- Account status counts: {'reversed': 9, 'approved': 106, 'declined': 4, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 14, 'AIRTIME_RECHARGE': 21, 'CASHIN': 18, 'MERCHPAY': 29, 'C.
- IP/device reuse top: [('7721-1373', 106), ('7721-9242', 94)]

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.