

Fraud Case Report — C068f3d113d88

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Transaction

- txn_id: T442140600887
- account_id: 7897-1219 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 1002.66 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=NG)
- device_id: D37251
- ip_address: 8.85.70.221

Decision

- Decision: ****BLOCK****
- Recommended action: Block transaction + lock account + step-up verification

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 354.95
- Velocity proxy (15): 5
- Account status counts: {'declined': 1, 'reversed': 1, 'approved': 3}
- Account type counts: {'P2P_SEND': 1, 'AIRTIME_RECHARGE': 1, 'MERCHPAY': 2, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7897-1219', 1), ('7755-1237', 1)]

Rationale

- Risk CRITICAL (score=87).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.