

Fraud Case Report — C8a50bd8f3e5d
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Transaction

- txn_id: Tdc1c6df711
- account_id: 7727-2999 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 342.36 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7727000
- ip_address: 10.0.195.210

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 >=
- Account avg amount (last 80): 192.33
- Velocity proxy (15): 15
- Account status counts: {'approved': 39, 'declined': 5, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 12, 'DSTV_PAYMENT': 6, 'AIRTIME_RECHARGE': 9, 'MERCHPAY': 1}
- IP/device reuse top: [('7727-2999', 34), ('7727-0200', 30), ('7727-7743', 24), ('7727-5810', 12)]

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.