

Fraud Case Report — C5eec28e43ce7
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Transaction

- txid: T238282661
- account_id: 7752-8289 (grade=B)
- type: P2P_SEND
- status: approved
- amount: 415.22 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7752000
- ip_address: 10.0.36.171

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 >= 400
- Account avg amount (last 80): 199.09
- Velocity proxy (15): 15
- Account status counts: {'approved': 71, 'declined': 25, 'reversed': 5, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 56, 'CASHIN': 7, 'CASHOUT': 16, 'MERCHPAY': 10, 'AIRTIME_REC': 1}
- IP/device reuse top: [('7752-8289', 69)]

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.