

# Fraud Case Report — Cb4c61eac6125  
- Created: 2026-01-19T04:57:41.546086+00:00

### ## Transaction

- txn\_id: T997fff9dfe
- account\_id: 7884-2890 (grade=Medium-High Risk)
- type: P2P\_SEND
- status: approved
- amount: 626.74 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: KE (home=ZW)
- device\_id: D7884000
- ip\_address: 10.0.197.228

### ## 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): 165.93
- Velocity proxy (15): 15
- Account status counts: {'approved': 94, 'reversed': 2, 'declined': 9}
- Account type counts: {'P2P\_SEND': 21, 'CASHIN': 22, 'CASHOUT': 9, 'DSTV\_PAYMENT': 18, 'MERCHP
- IP/device reuse top: [('7884-2890', 83), ('7884-6689', 39)]

### ## 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.