

Fraud Case Report — C3dfb18647990

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Transaction

- txn_id: T692274000
- account_id: 7750-4310 (grade=C)
- type: P2P_SEND
- status: declined
- amount: 54.36 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D41101
- ip_address: 21.64.121.210

Decision

- Decision: ****BLOCK****
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 192.25
- Velocity proxy (15): 15
- Account status counts: {'declined': 8, 'approved': 17, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 15, 'CASHOUT': 3, 'CASHIN': 4, 'MERCHPAY': 2, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7750-4310', 13)]

Rationale

- Risk HIGH (score=70).
- 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.