

Fraud Case Report — C0919e8e100f1

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Transaction

- txn_id: T587040870
- account_id: 7193-6447 (grade=C)
- type: P2P_SEND
- status: approved
- amount: 132.25 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7193000
- ip_address: 10.0.37.24

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 153.36
- Velocity proxy (15): 15
- Account status counts: {'approved': 40, 'declined': 2, 'reversed': 1}
- Account type counts: {'P2P_SEND': 14, 'MERCHPAY': 3, 'CASHOUT': 7, 'AIRTIME_RECHARGE': 10, 'CASHIN': 1}
- IP/device reuse top: [('7193-6447', 40)]

Rationale

- Risk HIGH (score=62).
- 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.