

Fraud Case Report — C2517567394d0

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Transaction

- txn_id: T7bc60974ec
- account_id: 7770-4370 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 480.14 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7770000
- ip_address: 170.24.204.28

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): 157.5
- Velocity proxy (15): 15
- Account status counts: {'approved': 109, 'chargeback': 2, 'reversed': 4, 'declined': 5}
- Account type counts: {'P2P_SEND': 23, 'AIRTIME_RECHARGE': 23, 'DSTV_PAYMENT': 17, 'MERCHPA
- IP/device reuse top: [('7770-4370', 153), ('7770-6802', 28), ('7770-0035', 19)]

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.