

Fraud Case Report — Cd44a6eb97c8a
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Transaction

- txid: T264ca63da5
- account_id: 7767-9683 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 483.29 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D84152
- ip_address: 10.0.131.142

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 >= 483.29 USD
- Account avg amount (last 80): 136.47
- Velocity proxy (15): 15
- Account status counts: {'approved': 29, 'chargeback': 1, 'declined': 2, 'reversed': 1}
- Account type counts: {'P2P_SEND': 4, 'CASHOUT': 7, 'AIRTIME_RECHARGE': 10, 'CASHIN': 5, 'DSTV_RECHARGE': 1}
- IP/device reuse top: [('7767-9683', 1)]

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.