

Fraud Case Report — Cebd8734fd19d
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Transaction

- txn_id: Tfd32cc1bb6
- account_id: 7809-4760 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 659.75 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=US)
- device_id: D7809000
- ip_address: 17.149.42.217

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): 228.72
- Velocity proxy (15): 15
- Account status counts: {'approved': 17}
- Account type counts: {'P2P_SEND': 3, 'AIRTIME_RECHARGE': 3, 'CASHOUT': 5, 'DSTV_PAYMENT': 1,
- IP/device reuse top: [('7809-3778', 46), ('7809-4760', 12)]

Rationale

- Risk HIGH (score=66).
- 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.