

Fraud Case Report — C75e872addf76
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Transaction

- txn_id: T4cec0714af
- account_id: 7763-7217 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: declined
- amount: 639.66 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D37811
- ip_address: 185.178.42.55

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 144.7
- Velocity proxy (15): 15
- Account status counts: {'declined': 7, 'approved': 110, 'reversed': 3}
- Account type counts: {'P2P_SEND': 23, 'MERCHPAY': 19, 'CASHIN': 16, 'DSTV_PAYMENT': 24, 'AIRTIM': 1}
- IP/device reuse top: [('7763-7217', 1), ('7725-7679', 1), ('7736-2684', 1)]

Rationale

- Risk HIGH (score=74).
- 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.