

Fraud Case Report — C9095cd4d06b7
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Transaction

- txn_id: T818fd9c225
- account_id: 7753-9409 (grade=Low Risk)
- type: P2P_SEND
- status: reversed
- amount: 422.8 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7753000
- ip_address: 10.0.121.208

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): 236.78
- Velocity proxy (15): 14
- Account status counts: {'reversed': 3, 'approved': 10, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 4, 'DSTV_PAYMENT': 6, 'CASHOUT': 1, 'AIRTIME_RECHARGE': 3}
- IP/device reuse top: [('7753-1870', 89), ('7753-3967', 23), ('7753-0852', 15), ('7753-2725', 12), ('7753-940', 10)]

Rationale

- Risk HIGH (score=74).
- 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.