Fraud Case Report — Ca66ee80b1060
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Transaction
- txn_id: T1cbf6163fc
- account_id: 7804-3475 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 604.49 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=US)
- device_id: D7804000
- ip_address: 10.0.123.116

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): 177.84
- Velocity proxy (15): 15
- Account status counts: {'approved': 86, 'declined': 9, 'reversed': 6, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 19, 'MERCHPAY': 19, 'CASHOUT': 22, 'CASHIN': 23, 'DSTV_PAYMI
- IP/device reuse top: [('7804-3475', 76)]

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.