# Fraud Case Report — C5f4779c3ecef
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## Transaction
- txn_id: T9c2affa456
- account_id: 7763-7217 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 624.96 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D7763000
- ip_address: 10.0.87.6

## 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): 137.14
- Velocity proxy (15): 15
- Account status counts: {'approved': 108, 'declined': 6, 'reversed': 2}
- Account type counts: {'P2P_SEND': 23, 'CASHIN': 14, 'MERCHPAY': 14, 'AIRTIME_RECHARGE': 26, 'D
- IP/device reuse top: [('7763-7217', 89), ('7763-5211', 45), ('7763-7936', 25), ('7763-6683', 25), ('7763-281

## 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.