

## # Fraud Case Report — C3995c7b0c311

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### ## Transaction

- txn\_id: T391989908
- account\_id: 7855-8748 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 209.96 USD
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: KE (home=ZA)
- device\_id: D7855000
- ip\_address: 10.0.159.131

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P\_SEND, Suspicious
- Account avg amount (last 80): 184.21
- Velocity proxy (15): 15
- Account status counts: {'declined': 27, 'approved': 68, 'chargeback': 2, 'reversed': 1}
- Account type counts: {'P2P\_SEND': 58, 'MERCHPAY': 13, 'CASHIN': 5, 'AIRTIME\_RECHARGE': 8, 'CAS
- IP/device reuse top: [('7855-8748', 85)]

### ## Rationale

- Risk HIGH (score=62).
- 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.