

## # Fraud Case Report — Cfbe9326ef19f

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### ## Transaction

- txn\_id: T496507071
- account\_id: 7731-9855 (grade=C)
- type: P2P\_SEND
- status: approved
- amount: 231.98 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: KE (home=ZW)
- device\_id: D14894
- ip\_address: 10.0.147.190

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 145.8
- Velocity proxy (15): 15
- Account status counts: {'approved': 16, 'declined': 4, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 5, 'DSTV\_PAYMENT': 5, 'CASHIN': 4, 'AIRTIME\_RECHARGE': 2, 'MISCELLANEOUS': 1}
- IP/device reuse top: [('7731-9855', 4)]

### ## 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.