

Fraud Case Report — Cd9a1d0c597e1
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Transaction

- txn_id: T70be437c93
- account_id: 7724-2391 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 485.0 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7724000
- ip_address: 10.0.147.98

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 >= 485.00
- Account avg amount (last 80): 185.21
- Velocity proxy (15): 15
- Account status counts: {'approved': 52, 'chargeback': 2, 'declined': 2, 'reversed': 1}
- Account type counts: {'P2P_SEND': 14, 'CASHIN': 9, 'MERCHPAY': 9, 'AIRTIME_RECHARGE': 10, 'DST': 1}
- IP/device reuse top: [('7724-3506', 53), ('7724-2391', 48), ('7724-7605', 48), ('7724-2126', 48)]

Rationale

- Risk HIGH (score=66).
- 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.