

# Fraud Case Report — C7c0532711f12  
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#### ## Transaction

- txn\_id: T531521534
- account\_id: 7193-6447 (grade=C)
- type: P2P\_SEND
- status: approved
- amount: 214.01 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card\_not\_present
- country: KE (home=ZA)
- device\_id: D7193000
- ip\_address: 10.0.37.24

#### ## 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): 151.67
- Velocity proxy (15): 15
- Account status counts: {'approved': 42, 'declined': 6, 'reversed': 1}
- Account type counts: {'P2P\_SEND': 20, 'MERCHPAY': 3, 'CASHOUT': 7, 'AIRTIME\_RECHARGE': 10, 'CREDIT\_CARD': 1}
- IP/device reuse top: [('7193-6447', 46)]

#### ## 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.