Fraud Case Report — C7118e279280c
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Transaction
- txn_id: T5c8f7ce5bd
- account_id: 7727-2999 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 694.66 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D95103
- ip_address: 10.0.152.40

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): 202.15
- Velocity proxy (15): 15
- Account status counts: {'approved': 60, 'declined': 7, 'chargeback': 2, 'reversed': 1}
- Account type counts: {'P2P_SEND': 19, 'DSTV_PAYMENT': 9, 'AIRTIME_RECHARGE': 14, 'CASHIN': 6,
- IP/device reuse top: [('7727-2999', 1), ('7768-2736', 1), ('7772-9823', 1), ('7774-6232', 1), ('7722-6983', 1)

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.