

# Fraud Case Report — Cae3d63857fe6  
- Created: 2026-01-18T23:23:35.366580+00:00

#### ## Transaction

- txn\_id: T174483673
- account\_id: 7750-4310 (grade=C)
- type: P2P\_SEND
- status: declined
- amount: 90.25 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: KE (home=ZA)
- device\_id: D41101
- ip\_address: 21.64.121.210

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 218.18
- Velocity proxy (15): 15
- Account status counts: {'declined': 3, 'approved': 15, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 8, 'CASHOUT': 3, 'CASHIN': 4, 'MERCHPAY': 2, 'DSTV\_PAYMENT': 1}
- IP/device reuse top: [('7750-4310', 6)]

#### ## Rationale

- Risk HIGH (score=70).
- 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.