

Fraud Case Report — Cb25daedb78d7

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Transaction

- txn_id: T032c031a9e
- account_id: 7739-2346 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 556.55 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7739000
- ip_address: 10.0.89.55

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): 194.19
- Velocity proxy (15): 15
- Account status counts: {'approved': 41, 'declined': 7, 'chargeback': 2, 'reversed': 3}
- Account type counts: {'P2P_SEND': 6, 'DSTV_PAYMENT': 10, 'MERCHPAY': 14, 'CASHOUT': 14, 'AIRTI
- IP/device reuse top: [('7739-0423', 57), ('7739-2346', 40), ('7739-7629', 40), ('7739-0919', 36), ('7739-707

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.