Fraud Case Report — C8aab976da108
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Transaction
- txn_id: T273878405
- account_id: 7825-2443 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 34.66 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7825000
- ip_address: 10.0.88.171

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

Evidence
- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 110.64
- Velocity proxy (15): 15
- Account status counts: {'declined': 16, 'approved': 38, 'reversed': 3, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 29, 'CASHIN': 6, 'MERCHPAY': 8, 'DSTV_PAYMENT': 8, 'AIRTIME_
- IP/device reuse top: [('7825-2443', 51), ('7713-4195', 1)]

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.