

# Fraud Case Report — Cebd8734fd19d  
- Created: 2026-01-19T02:33:27.445798+00:00

#### ## Transaction

- txn\_id: Tfd32cc1bb6
- account\_id: 7809-4760 (grade=Low Risk)
- type: P2P\_SEND
- status: approved
- amount: 659.75 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: KE (home=US)
- device\_id: D7809000
- ip\_address: 17.149.42.217

#### ## 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 >= 659.75
- Account avg amount (last 80): 228.72
- Velocity proxy (15): 15
- Account status counts: {'approved': 17}
- Account type counts: {'P2P\_SEND': 3, 'AIRTIME\_RECHARGE': 3, 'CASHOUT': 5, 'DSTV\_PAYMENT': 1, 'TOPUP': 1}
- IP/device reuse top: [('7809-3778', 46), ('7809-4760', 12)]

#### ## 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.