

Fraud Case Report — Cf7fad2805c63
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Transaction

- txn_id: Tcbead91f97
- account_id: 7717-5951 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 452.48 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D7717000
- ip_address: 10.0.105.30

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 >= 452.48 USD
- Account avg amount (last 80): 135.33
- Velocity proxy (15): 15
- Account status counts: {'approved': 65, 'reversed': 3, 'declined': 4}
- Account type counts: {'P2P_SEND': 11, 'MERCHPAY': 14, 'CASHIN': 12, 'AIRTIME_RECHARGE': 13, 'DRAFT': 10}
- IP/device reuse top: [('7717-5951', 60), ('7717-9221', 27), ('7717-0101', 25), ('7717-0173', 25), ('7717-8642', 15)]

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.
- IP/device reuse pattern across multiple accounts is suspicious.