

# Fraud Case Report — C5eec28e43ce7  
- Created: 2026-01-18T23:43:04.263874+00:00

### ## Transaction

- txn\_id: T238282661
- account\_id: 7752-8289 (grade=B)
- type: P2P\_SEND
- status: approved
- amount: 415.22 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card\_not\_present
- country: KE (home=ZA)
- device\_id: D7752000
- ip\_address: 10.0.36.171

### ## 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): 199.09
- Velocity proxy (15): 15
- Account status counts: {'approved': 71, 'declined': 25, 'reversed': 5, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 56, 'CASHIN': 7, 'CASHOUT': 16, 'MERCHPAY': 10, 'AIRTIME\_REC
- IP/device reuse top: [('7752-8289', 69)]

### ## 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.