

Fraud Case Report — C82ff89094d70

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Transaction

- txn_id: T593576002
- account_id: 7724-5013 (grade=D)
- type: P2P_SEND
- status: declined
- amount: 145.73 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7724000
- ip_address: 10.0.19.123

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 139.98
- Velocity proxy (15): 15
- Account status counts: {'declined': 22, 'approved': 51, 'reversed': 1}
- Account type counts: {'P2P_SEND': 42, 'CASHIN': 6, 'DSTV_PAYMENT': 6, 'CASHOUT': 7, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7724-5013', 64), ('7724-1167', 56)]

Rationale

- Risk HIGH (score=77).
- 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.