Fraud Case Report — Cb701023f7276
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Transaction
- txn_id: Tdfac6776de
- account_id: 7727-2999 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 693.65 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7727000
- ip_address: 109.63.239.58

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): 197.67
- Velocity proxy (15): 15
- Account status counts: {'approved': 106, 'declined': 10, 'reversed': 2, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 28, 'AIRTIME_RECHARGE': 23, 'MERCHPAY': 21, 'DSTV_PAYMEN
- IP/device reuse top: [('7727-2999', 88), ('7727-0200', 85), ('7727-7743', 15), ('7727-5810', 12)]

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.