

Fraud Case Report — Cc29b7d27fefd
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Transaction

- txn_id: T291219727
- account_id: 7773-7421 (grade=B)
- type: P2P_SEND
- status: approved
- amount: 350.01 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D31160
- ip_address: 151.248.113.140

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 >= 350.01
- Account avg amount (last 80): 187.73
- Velocity proxy (15): 15
- Account status counts: {'approved': 27, 'declined': 10, 'reversed': 2}
- Account type counts: {'P2P_SEND': 24, 'MERCHPAY': 4, 'AIRTIME_RECHARGE': 4, 'CASHIN': 3, 'DSTV': 1}
- IP/device reuse top: [('7773-7421', 1)]

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.