

Fraud Case Report — C063233a19c95
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Transaction

- txn_id: Tab79116613
- account_id: 7786-6380 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 585.2 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=US)
- device_id: D89291
- ip_address: 10.0.127.231

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 >= 500
- Account avg amount (last 80): 209.22
- Velocity proxy (15): 15
- Account status counts: {'approved': 98, 'reversed': 8, 'declined': 7, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 28, 'DSTV_PAYMENT': 20, 'AIRTIME_RECHARGE': 15, 'CASHOUT': 10}
- IP/device reuse top: [('7786-6380', 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.