

Fraud Case Report — Cb269e979fd51
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Transaction

- txn_id: T81c3d28c17
- account_id: 7731-4924 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 438.8 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=US)
- device_id: D7731000
- ip_address: 97.12.235.124

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 >= 400
- Account avg amount (last 80): 148.05
- Velocity proxy (15): 15
- Account status counts: {'approved': 72, 'declined': 3, 'chargeback': 2, 'reversed': 1}
- Account type counts: {'P2P_SEND': 14, 'CASHOUT': 12, 'CASHIN': 11, 'DSTV_PAYMENT': 17, 'AIRTIME_PAYMENT': 10}
- IP/device reuse top: [('7731-4924', 55), ('7731-7405', 50), ('7731-3348', 36), ('7731-1722', 34), ('7731-4832', 28)]

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.