Fraud Case Report — Cd99210efc23e
- Created: 2026-01-19T04:34:27.327093+00:00

Transaction
- txn_id: T00ecff5ceb
- account_id: 7721-1373 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 301.87 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D7721000
- ip_address: 10.0.200.95

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): 139.49
- Velocity proxy (15): 15
- Account status counts: {'approved': 86, 'reversed': 4, 'declined': 5, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 13, 'MERCHPAY': 18, 'AIRTIME_RECHARGE': 25, 'CASHOUT': 12,
- IP/device reuse top: [('7721-1373', 75), ('7721-9242', 60), ('7721-4758', 17), ('7721-1633', 17), ('7721-126

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.