

# Fraud Case Report — C58ae4e38c5b1  
- Created: 2026-01-18T23:45:18.543763+00:00

#### ## Transaction

- txn\_id: T131575020
- account\_id: 7729-4465 (grade=D)
- type: P2P\_SEND
- status: approved
- amount: 169.75 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: KE (home=ZW)
- device\_id: D7729000
- ip\_address: 86.177.161.16

#### ## Decision

- Decision: \*\*BLOCK\*\*
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

#### ## Evidence

- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 158.09
- Velocity proxy (15): 15
- Account status counts: {'approved': 53, 'declined': 20}
- Account type counts: {'P2P\_SEND': 41, 'AIRTIME\_RECHARGE': 5, 'CASHOUT': 6, 'MERCHANTPAY': 7, 'CARTOPUP': 1}
- IP/device reuse top: [('7729-4643', 56), ('7729-4465', 53), ('7729-0326', 22)]

#### ## Rationale

- Risk HIGH (score=69).
- 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.