Fraud Case Report — Cea070333fb8c
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Transaction
- txn_id: Taba8127093
- account_id: 7772-1951 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 398.1 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=AE)
- device_id: D7772000
- ip_address: 84.89.36.157

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): 168.31
- Velocity proxy (15): 15
- Account status counts: {'approved': 17, 'declined': 2}
- Account type counts: {'P2P_SEND': 4, 'CASHOUT': 4, 'AIRTIME_RECHARGE': 3, 'CASHIN': 4, 'DSTV_P
- IP/device reuse top: [('7772-3643', 86), ('7772-0005', 81), ('7772-1951', 13), ('7772-0834', 10), ('7772-662

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.