

# Fraud Case Report — C05c8cefeb76  
- Created: 2026-01-18T23:22:23.388798+00:00

### ## Transaction

- txn\_id: T138420891
- account\_id: 7725-5926 (grade=D)
- type: P2P\_SEND
- status: approved
- amount: 135.31 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: KE (home=ZW)
- device\_id: D7725000
- ip\_address: 134.190.235.203

### ## 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): 152.91
- Velocity proxy (15): 15
- Account status counts: {'approved': 19, 'declined': 6, 'chargeback': 1, 'reversed': 1}
- Account type counts: {'P2P\_SEND': 12, 'DSTV\_PAYMENT': 4, 'CASHOUT': 2, 'AIRTIME\_RECHARGE': 5}
- IP/device reuse top: [('7725-5926', 22), ('7725-1527', 6)]

### ## 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.