

# Fraud Case Report — Cfb5004997c38  
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### ## Transaction

- txn\_id: T850439573
- account\_id: 7729-4465 (grade=D)
- type: P2P\_SEND
- status: declined
- amount: 161.56 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=77)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 158.94
- Velocity proxy (15): 15
- Account status counts: {'declined': 18, 'approved': 52}
- Account type counts: {'P2P\_SEND': 38, 'AIRTIME\_RECHARGE': 5, 'CASHOUT': 6, 'MERCHPAY': 7, 'CARD\_PAYMENT': 1}
- IP/device reuse top: [('7729-4643', 56), ('7729-4465', 50), ('7729-0326', 22)]

### ## Rationale

- Risk HIGH (score=77).
- 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.