Fraud Case Report — C9ad50d06933b
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Transaction
- txn_id: T543085244
- account_id: 7724-5013 (grade=D)
- type: P2P_SEND
- status: approved
- amount: 35.81 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7724000
- ip_address: 10.0.19.123

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 typ
- Account avg amount (last 80): 133.43
- Velocity proxy (15): 15
- Account status counts: {'approved': 55, 'declined': 28, 'reversed': 1}
- Account type counts: {'P2P_SEND': 52, 'CASHIN': 6, 'DSTV_PAYMENT': 6, 'CASHOUT': 7, 'AIRTIME_RI
- IP/device reuse top: [('7724-5013', 74), ('7724-1167', 56)]

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.