

# Fraud Case Report — Cabca5b99e649  
- Created: 2026-01-19T05:33:28.426302+00:00

## Transaction

- txn\_id: Tb46e484f7b
- account\_id: 7884-2890 (grade=Medium-High Risk)
- type: P2P\_SEND
- status: reversed
- amount: 73.09 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: GB (home=ZW)
- device\_id: D28516
- ip\_address: 10.0.39.160

## Decision

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

## Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P\_SEND, Suspicious
- Account avg amount (last 80): 155.28
- Velocity proxy (15): 15
- Account status counts: {'reversed': 5, 'approved': 105, 'chargeback': 1, 'declined': 9}
- Account type counts: {'P2P\_SEND': 26, 'DSTV\_PAYMENT': 18, 'MERCHPAY': 26, 'AIRTIME\_RECHARG': 1}
- IP/device reuse top: [('7884-2890', 1), ('7106-7863', 1)]

## Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.