

Fraud Case Report — C9be433276ac7
- Created: 2026-01-19T04:33:32.678592+00:00

Transaction

- txn_id: Ta8a305b6d0
- account_id: 7780-5460 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 511.52 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=AE)
- device_id: D7780000
- ip_address: 38.98.65.72

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 >= 500
- Account avg amount (last 80): 199.01
- Velocity proxy (15): 15
- Account status counts: {'approved': 68, 'reversed': 4, 'chargeback': 2, 'declined': 3}
- Account type counts: {'P2P_SEND': 17, 'CASHOUT': 13, 'CASHIN': 15, 'MERCHPAY': 13, 'DSTV_PAYM': 11}
- IP/device reuse top: [('7780-8117', 85), ('7780-5460', 57), ('7780-1817', 25)]

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.