

Fraud Case Report — Ceb3370bba6cd
- Created: 2026-01-18T23:35:51.344682+00:00

Transaction

- txn_id: T394168863
- account_id: 7728-8431 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 170.04 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7728000
- ip_address: 237.205.33.181

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): 170.51
- Velocity proxy (15): 15
- Account status counts: {'declined': 36, 'approved': 62, 'reversed': 5, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 74, 'MERCHPAY': 10, 'CASHIN': 6, 'DSTV_PAYMENT': 3, 'AIRTIME': 1}
- IP/device reuse top: [('7728-0284', 90), ('7728-8431', 82)]

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.
- IP/device reuse pattern across multiple accounts is suspicious.