

Fraud Case Report — C2b0fe0de41f4

- Created: 2026-01-18T23:41:26.472565+00:00

Transaction

- txn_id: T852139341
- account_id: 7782-6598 (grade=C)
- type: P2P_SEND
- status: declined
- amount: 149.89 EUR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D82291
- ip_address: 10.0.128.4

Decision

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

Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 180.95
- Velocity proxy (15): 15
- Account status counts: {'declined': 26, 'approved': 55, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 50, 'MERCHPAY': 8, 'CASHIN': 4, 'AIRTIME_RECHARGE': 7, 'DSTV': 1}
- IP/device reuse top: [('7782-6598', 3)]

Rationale

- Risk HIGH (score=70).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.