

Fraud Case Report — C31285e025eb5
- Created: 2026-01-19T02:12:39.610747+00:00

Transaction

- txn_id: T5833e3783e
- account_id: 7772-3643 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 557.99 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7772000
- ip_address: 10.0.8.78

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 >=
- Account avg amount (last 80): 182.49
- Velocity proxy (15): 15
- Account status counts: {'approved': 108, 'declined': 7, 'chargeback': 3, 'reversed': 2}
- Account type counts: {'P2P_SEND': 24, 'DSTV_PAYMENT': 13, 'CASHOUT': 27, 'AIRTIME_RECHARGE': 13}
- IP/device reuse top: [('7772-3643', 89), ('7772-0005', 84), ('7772-9823', 14), ('7772-5881', 13)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- 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.