Fraud Case Report — C1debd4c643d5
- Created: 2026-01-18T23:20:38.230229+00:00

Transaction
- txn_id: T816706964
- account_id: 7788-3580 (grade=D)
- type: P2P_SEND
- status: approved
- amount: 47.6 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7788000
- ip_address: 149.15.95.130

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

Evidence
- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 154.35
- Velocity proxy (15): 15
- Account status counts: {'approved': 22, 'declined': 10, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 26, 'CASHOUT': 3, 'MERCHPAY': 1, 'AIRTIME_RECHARGE': 1, 'CA
- IP/device reuse top: [('7788-3580', 31)]

Rationale
- Risk HIGH (score=69).
- 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.