Fraud Case Report — Cfb10a7210169
- Created: 2026-01-18T23:19:30.338954+00:00

Transaction
- txn_id: T545327759
- account_id: 7773-1323 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 126.64 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D7773000
- ip_address: 10.0.183.223

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): 146.57
- Velocity proxy (15): 15
- Account status counts: {'declined': 5, 'approved': 10}
- Account type counts: {'P2P_SEND': 11, 'CASHOUT': 1, 'DSTV_PAYMENT': 2, 'AIRTIME_RECHARGE': 1
- IP/device reuse top: [('7773-1323', 14), ('7773-7421', 14)]

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.