

# Fraud Case Report — C8eb261695a3c  
- Created: 2026-01-18T23:17:44.668881+00:00

## Transaction

- txn\_id: T408698728
- account\_id: 7190-0852 (grade=C)
- type: P2P\_SEND
- status: approved
- amount: 245.75 EUR
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: NG (home=ZA)
- device\_id: D7190000
- ip\_address: 10.0.49.71

## Decision

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

## Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 198.3
- Velocity proxy (15): 15
- Account status counts: {'approved': 13, 'declined': 4, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 12, 'CASHOUT': 2, 'DSTV\_PAYMENT': 1, 'AIRTIME\_RECHARGE': 2}
- IP/device reuse top: [('7190-0852', 16)]

## 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.