

Fraud Case Report — C9201d9422a4c

- Created: 2026-01-18T23:16:01.618666+00:00

Transaction

- txn_id: T939393953
- account_id: 7771-3631 (grade=D)
- type: P2P_SEND
- status: approved
- amount: 49.82 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7771000
- ip_address: 10.0.88.92

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 type
- Account avg amount (last 80): 84.5
- Velocity proxy (15): 12
- Account status counts: {'approved': 4, 'declined': 8}
- Account type counts: {'P2P_SEND': 9, 'CASHIN': 1, 'MERCHPAY': 2}
- IP/device reuse top: [('7771-3631', 12), ('7771-5819', 1)]

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.