

Fraud Case Report — C7fc0db5c8e74

- Created: 2026-01-18T23:33:09.230083+00:00

Transaction

- txn_id: T762832195
- account_id: 7771-5819 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 213.73 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7771000
- ip_address: 10.0.144.191

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): 174.14
- Velocity proxy (15): 15
- Account status counts: {'declined': 8, 'approved': 34, 'reversed': 3, 'chargeback': 3}
- Account type counts: {'P2P_SEND': 14, 'DSTV_PAYMENT': 4, 'CASHOUT': 6, 'MERCHPAY': 10, 'AIRTIM'} (partial)
- IP/device reuse top: [('7771-3631', 46), ('7771-5819', 42)]

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.