

## # Fraud Case Report — C3940dea2a533

- Created: 2026-01-18T23:21:03.858864+00:00

## ## Transaction

- txn\_id: T517965943
- account\_id: 7734-7469 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 85.8 EUR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: NG (home=ZA)
- device\_id: D87440
- ip\_address: 10.0.60.221

## ## 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): 148.38
- Velocity proxy (15): 15
- Account status counts: {'declined': 5, 'approved': 12, 'reversed': 2}
- Account type counts: {'P2P\_SEND': 11, 'DSTV\_PAYMENT': 2, 'CASHIN': 1, 'AIRTIME\_RECHARGE': 2, 'OTHER': 1}
- IP/device reuse top: [('7734-7469', 2)]

## ## 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.