Fraud Case Report — C4eaa646be35f
- Created: 2026-01-19T01:29:28.012755+00:00

Transaction
- txn_id: T6e28ffcf95
- account_id: 7774-6210 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 509.17 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D7774000
- ip_address: 10.0.138.153

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

Evidence
- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Amount >=
- Account avg amount (last 80): 134.45
- Velocity proxy (15): 15
- Account status counts: {'approved': 37, 'declined': 3, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 5, 'AIRTIME_RECHARGE': 9, 'MERCHPAY': 7, 'CASHOUT': 6, 'CAS
- IP/device reuse top: [('7774-7189', 52), ('7774-6232', 48), ('7774-2458', 40), ('7774-6210', 29)]

Rationale
- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- 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.