

Fraud Case Report — C883a28ebf245
- Created: 2026-01-18T23:14:37.806185+00:00

Transaction

- txn_id: T467700074
- account_id: 7185-5311 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 67.16 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7185000
- ip_address: 10.0.173.155

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): 114.57
- Velocity proxy (15): 15
- Account status counts: {'declined': 7, 'approved': 8}
- Account type counts: {'P2P_SEND': 15}
- IP/device reuse top: [('7185-5311', 15), ('7185-8119', 1)]

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.