

# Fraud Case Report — C26807d70f9e7  
- Created: 2026-01-18T23:17:44.068037+00:00

#### ## Transaction

- txn\_id: T266651472
- account\_id: 7190-0852 (grade=C)
- type: P2P\_SEND
- status: declined
- amount: 247.89 EUR
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: NG (home=ZA)
- device\_id: D7190000
- ip\_address: 10.0.49.71

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 211.84
- Velocity proxy (15): 13
- Account status counts: {'declined': 3, 'approved': 9, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 7, 'CASHOUT': 2, 'DSTV\_PAYMENT': 1, 'AIRTIME\_RECHARGE': 2, 'TOPUP': 1}
- IP/device reuse top: [('7190-0852', 11)]

#### ## Rationale

- Risk HIGH (score=70).
- 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.