

Fraud Case Report — C59bdac6a4f18
- Created: 2026-01-19T04:13:53.395725+00:00

Transaction

- txn_id: Tb04964e0a4
- account_id: 7777-8872 (grade=Low Risk)
- type: P2P_SEND
- status: reversed
- amount: 185.85 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D18678
- ip_address: 216.217.54.218

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): 175.76
- Velocity proxy (15): 15
- Account status counts: {'reversed': 4, 'approved': 49, 'declined': 3, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 12, 'CASHOUT': 12, 'MERCHPAY': 5, 'CASHIN': 11, 'AIRTIME_REC': 1}
- IP/device reuse top: [('7777-8872', 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.