

Fraud Case Report — C046f5796bc1a
- Created: 2026-01-19T03:04:28.398869+00:00

Transaction

- txn_id: T23a3afe3a7
- account_id: 7773-3001 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: declined
- amount: 107.29 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=AE)
- device_id: D7773000
- ip_address: 93.243.72.83

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): 151.1
- Velocity proxy (15): 15
- Account status counts: {'declined': 3, 'approved': 24, 'reversed': 1}
- Account type counts: {'P2P_SEND': 4, 'AIRTIME_RECHARGE': 7, 'DSTV_PAYMENT': 2, 'MERCHPAY': 1}
- IP/device reuse top: [('7773-6299', 83), ('7773-7528', 70), ('7773-3669', 26), ('7773-3001', 21)]

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.