

Fraud Case Report — C158c2d2e33b0
- Created: 2026-01-18T23:34:38.932160+00:00

Transaction

- txn_id: T398538455
- account_id: 7726-0888 (grade=C)
- type: P2P_SEND
- status: declined
- amount: 75.47 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D41043
- ip_address: 87.215.218.60

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): 141.79
- Velocity proxy (15): 15
- Account status counts: {'declined': 25, 'approved': 72, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 68, 'AIRTIME_RECHARGE': 9, 'DSTV_PAYMENT': 3, 'MERCHANTPAYMENT': 1}
- IP/device reuse top: [('7726-0888', 3)]

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.