

Fraud Case Report — C6b460f5c1c31
- Created: 2026-01-19T03:01:02.399669+00:00

Transaction

- txn_id: T39231cb662
- account_id: 7758-4620 (grade=Low Risk)
- type: P2P_SEND
- status: declined
- amount: 519.4 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D7758000
- ip_address: 10.0.136.60

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 127.42
- Velocity proxy (15): 15
- Account status counts: {'declined': 3, 'approved': 27}
- Account type counts: {'P2P_SEND': 2, 'CASHIN': 4, 'CASHOUT': 4, 'MERCHPAY': 6, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7758-4620', 18)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- 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.