

Fraud Case Report — C21eb59a5e4ed

- Created: 2026-01-18T23:25:00.670949+00:00

Transaction

- txn_id: T573142471
- account_id: 7160-4031 (grade=C)
- type: P2P_SEND
- status: declined
- amount: 121.57 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7160000
- ip_address: 37.8.44.17

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): 175.55
- Velocity proxy (15): 15
- Account status counts: {'declined': 11, 'approved': 22, 'reversed': 1}
- Account type counts: {'P2P_SEND': 20, 'CASHOUT': 6, 'MERCHPAY': 1, 'CASHIN': 5, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7160-4031', 19)]

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.