

Fraud Case Report — C8f8bf354d9e0
- Created: 2026-01-18T23:22:04.796482+00:00

Transaction

- txn_id: T562797091
- account_id: 7785-2349 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 35.43 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7785000
- ip_address: 10.0.74.185

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): 161.93
- Velocity proxy (15): 15
- Account status counts: {'declined': 9, 'approved': 27, 'chargeback': 1, 'reversed': 2}
- Account type counts: {'P2P_SEND': 27, 'MERCHPAY': 3, 'AIRTIME_RECHARGE': 3, 'CASHIN': 1, 'CASHOUT': 1}
- IP/device reuse top: [('7785-2349', 36), ('7785-7700', 7)]

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.