

Fraud Case Report — Cf4208aff36be
- Created: 2026-01-18T23:35:58.171295+00:00

Transaction

- txn_id: T232479995
- account_id: 7724-5013 (grade=D)
- type: P2P_SEND
- status: approved
- amount: 40.85 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D21091
- ip_address: 10.0.104.210

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 136.03
- Velocity proxy (15): 15
- Account status counts: {'approved': 61, 'declined': 38, 'reversed': 1}
- Account type counts: {'P2P_SEND': 68, 'CASHIN': 6, 'DSTV_PAYMENT': 6, 'CASHOUT': 7, 'AIRTIME_R'}
- IP/device reuse top: [('7724-5013', 11)]

Rationale

- Risk HIGH (score=69).
- 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.