Fraud Case Report — Cd0d56a6400cc
- Created: 2026-01-18T23:31:20.924365+00:00

Transaction
- txn_id: T647542010
- account_id: 7190-0852 (grade=C)
- type: P2P_SEND
- status: declined
- amount: 61.83 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D65472
- ip_address: 10.0.33.113

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 typ
- Account avg amount (last 80): 194.36
- Velocity proxy (15): 15
- Account status counts: {'declined': 20, 'approved': 39, 'chargeback': 2, 'reversed': 2}
- Account type counts: {'P2P_SEND': 38, 'CASHOUT': 9, 'DSTV_PAYMENT': 5, 'MERCHPAY': 3, 'CASHIN
- IP/device reuse top: [('7190-0852', 4)]

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.