Fraud Case Report — C3146c79a6e2f
- Created: 2026-01-19T04:51:31.090911+00:00

Transaction
- txn_id: T1d940a6690
- account_id: 7732-2130 (grade=Medium Risk)
- type: P2P_SEND
- status: declined
- amount: 318.51 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7732000
- ip_address: 114.184.173.104

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): 158.28
- Velocity proxy (15): 15
- Account status counts: {'declined': 5, 'approved': 94, 'chargeback': 3, 'reversed': 2}
- Account type counts: {'P2P_SEND': 19, 'CASHOUT': 17, 'MERCHPAY': 15, 'CASHIN': 17, 'AIRTIME_REC
- IP/device reuse top: [('7732-2130', 75), ('7732-5231', 39), ('7732-3052', 23), ('7732-4622', 17), ('7732-930

Rationale
- Risk HIGH (score=74).
- 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.