Fraud Case Report — C09de534de4e9
- Created: 2026-01-19T01:46:21.986639+00:00

Transaction
- txn_id: T4d5944dd7f
- account_id: 7838-4961 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 482.71 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=AE)
- device_id: D72209
- ip_address: 10.0.130.95

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

Evidence
- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Amount >=
- Account avg amount (last 80): 138.33
- Velocity proxy (15): 15
- Account status counts: {'approved': 62, 'declined': 1, 'reversed': 2}
- Account type counts: {'P2P_SEND': 11, 'CASHIN': 15, 'AIRTIME_RECHARGE': 9, 'CASHOUT': 8, 'DSTV
- IP/device reuse top: [('7838-4961', 1)]

Rationale
- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.