

Fraud Case Report — C418585992d35

- Created: 2026-01-18T23:45:12.484305+00:00

Transaction

- txn_id: T888377402
- account_id: 7855-8748 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 233.22 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7855000
- ip_address: 148.45.99.77

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): 193.99
- Velocity proxy (15): 15
- Account status counts: {'declined': 35, 'approved': 78, 'reversed': 4, 'chargeback': 3}
- Account type counts: {'P2P_SEND': 69, 'AIRTIME_RECHARGE': 10, 'CASHIN': 6, 'MERCHPAY': 15, 'DS': 0}
- IP/device reuse top: [('7855-8748', 104)]

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.