

Fraud Case Report — Cad3da88b0fc2
- Created: 2026-01-19T01:41:33.874247+00:00

Transaction

- txid: T1175f72d3e
- account_id: 7870-2532 (grade=Medium-High Risk)
- type: P2P_SEND
- status: approved
- amount: 558.68 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7870000
- ip_address: 10.0.130.141

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 >= 500
- Account avg amount (last 80): 183.66
- Velocity proxy (15): 15
- Account status counts: {'approved': 58, 'declined': 3, 'reversed': 5, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 13, 'CASHIN': 13, 'CASHOUT': 12, 'MERCHPAY': 8, 'AIRTIME_REC': 1}
- IP/device reuse top: [('7870-2532', 49)]

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.
- IP/device reuse pattern across multiple accounts is suspicious.