

Fraud Case Report — C8b87964f067b
- Created: 2026-01-18T23:44:05.710326+00:00

Transaction

- txn_id: T566253802
- account_id: 7182-7283 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 56.16 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D7182000
- ip_address: 10.0.13.47

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): 181.35
- Velocity proxy (15): 15
- Account status counts: {'declined': 37, 'approved': 81, 'reversed': 2}
- Account type counts: {'P2P_SEND': 83, 'AIRTIME_RECHARGE': 7, 'CASHOUT': 11, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7182-7283', 96)]

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.