

Fraud Case Report — C3db1229957e4
- Created: 2026-01-18T23:39:46.735818+00:00

Transaction

- txn_id: T371162002
- account_id: 7785-7700 (grade=D)
- type: MERCHPAY
- status: approved
- amount: 712.28 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D70981
- ip_address: 112.230.149.220

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 185.68
- Velocity proxy (15): 15
- Account status counts: {'approved': 55, 'chargeback': 2, 'declined': 14, 'reversed': 1}
- Account type counts: {'MERCHPAY': 12, 'AIRTIME_RECHARGE': 14, 'P2P_SEND': 30, 'CASHOUT': 10, 'CASHIN': 5}
- IP/device reuse top: [('7785-7700', 2)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.