Fraud Case Report — Cac70c47849d2
- Created: 2026-01-19T03:00:50.395289+00:00

Transaction
- txn_id: T382ff1c775
- account_id: 7113-2572 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 499.98 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D94784
- ip_address: 68.34.212.160

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): 131.63
- Velocity proxy (15): 15
- Account status counts: {'approved': 34, 'declined': 1, 'reversed': 1}
- Account type counts: {'P2P_SEND': 2, 'DSTV_PAYMENT': 8, 'AIRTIME_RECHARGE': 6, 'CASHIN': 7, 'C
- IP/device reuse top: [('7113-2572', 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.