

Fraud Case Report — C0baa951173c2
- Created: 2026-01-19T02:28:04.937468+00:00

Transaction

- txn_id: T15997dbfaa
- account_id: 7772-0834 (grade=Medium-High Risk)
- type: P2P_SEND
- status: approved
- amount: 575.85 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D7772000
- ip_address: 10.0.151.179

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): 219.51
- Velocity proxy (15): 15
- Account status counts: {'approved': 14, 'declined': 1}
- Account type counts: {'P2P_SEND': 4, 'CASHIN': 3, 'CASHOUT': 5, 'DSTV_PAYMENT': 1, 'AIRTIME_RE
- IP/device reuse top: [('7772-3643', 85), ('7772-0005', 81), ('7772-1951', 13), ('7772-0834', 11), ('7772-662

Rationale

- Risk HIGH (score=66).
- 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.