

Fraud Case Report — Cef9aeb49a60a
- Created: 2026-01-18T23:39:58.122213+00:00

Transaction

- txn_id: T306762752
- account_id: 7734-7469 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 35.23 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7734000
- ip_address: 10.0.47.159

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): 169.23
- Velocity proxy (15): 15
- Account status counts: {'declined': 30, 'approved': 73, 'reversed': 3}
- Account type counts: {'P2P_SEND': 63, 'CASHOUT': 9, 'DSTV_PAYMENT': 10, 'CASHIN': 10, 'AIRTIME': 1}
- IP/device reuse top: [('7734-7469', 54)]

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.