

Fraud Case Report — C9960b37146c6
- Created: 2026-01-19T04:37:10.618788+00:00

Transaction

- txn_id: T6db8fdda77
- account_id: 7128-7366 (grade=Low Risk)
- type: P2P_SEND
- status: declined
- amount: 195.21 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=AE)
- device_id: D7128000
- ip_address: 45.221.125.157

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): 195.82
- Velocity proxy (15): 15
- Account status counts: {'declined': 8, 'approved': 91, 'reversed': 2}
- Account type counts: {'P2P_SEND': 23, 'CASHIN': 16, 'CASHOUT': 24, 'DSTV_PAYMENT': 13, 'MERCH'
- IP/device reuse top: [('7128-7366', 68)]

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.