Fraud Case Report — Ca607fa8650bb
- Created: 2026-01-19T05:09:15.975472+00:00

Transaction
- txn_id: Td2e554f02e
- account_id: 7847-7119 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 675.93 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D11949
- ip_address: 10.0.139.133

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): 173.32
- Velocity proxy (15): 15
- Account status counts: {'approved': 106, 'declined': 5, 'reversed': 8, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 24, 'DSTV_PAYMENT': 20, 'AIRTIME_RECHARGE': 19, 'CASHIN': 2
- IP/device reuse top: [('7847-7119', 1), ('7119-6333', 1), ('7714-2408', 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.