

Fraud Case Report — C816fb4e6a9ca

- Created: 2026-01-19T05:42:39.483138+00:00

Transaction

- txn_id: Tdf5cd94a25
- account_id: 7787-9366 (grade=Medium-High Risk)
- type: P2P_SEND
- status: approved
- amount: 589.64 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D67463
- ip_address: 10.0.91.111

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): 213.14
- Velocity proxy (15): 15
- Account status counts: {'approved': 106, 'declined': 5, 'reversed': 7, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 25, 'MERCHPAY': 23, 'CASHOUT': 21, 'CASHIN': 19, 'AIRTIME_RE
- IP/device reuse top: [('7787-9366', 1), ('7779-7370', 1), ('7711-1366', 1)]

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.