

Fraud Case Report — C512a750ef17c
- Created: 2026-01-18T23:40:25.075790+00:00

Transaction

- txn_id: T646777940
- account_id: 7724-1167 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 170.76 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7724000
- ip_address: 10.0.76.128

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): 156.5
- Velocity proxy (15): 15
- Account status counts: {'declined': 28, 'approved': 67, 'reversed': 4, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 66, 'AIRTIME_RECHARGE': 8, 'CASHIN': 9, 'CASHOUT': 8, 'MERCHE': 1}
- IP/device reuse top: [('7724-1167', 85), ('7724-5013', 85)]

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.