

Fraud Case Report — C95667bbf3a58
- Created: 2026-01-19T02:58:02.543447+00:00

Transaction

- txn_id: T0271f8b736
- account_id: 7727-7743 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 424.24 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7727000
- ip_address: 10.0.25.222

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 >= 400 USD
- Account avg amount (last 80): 155.09
- Velocity proxy (15): 15
- Account status counts: {'approved': 15, 'declined': 1, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 3, 'DSTV_PAYMENT': 6, 'CASHOUT': 2, 'AIRTIME_RECHARGE': 1, 'TOPUP': 1}
- IP/device reuse top: [('7727-7743', 12)]

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.
- IP/device reuse pattern across multiple accounts is suspicious.