

Fraud Case Report — C53e6f182759c
- Created: 2026-01-18T23:34:27.183064+00:00

Transaction

- txn_id: T203153954
- account_id: 7182-7283 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 214.41 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7182000
- ip_address: 10.0.119.39

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): 159.51
- Velocity proxy (15): 15
- Account status counts: {'declined': 27, 'approved': 54, 'reversed': 2}
- Account type counts: {'P2P_SEND': 58, 'CASHIN': 5, 'AIRTIME_RECHARGE': 5, 'CASHOUT': 7, 'DSTV_': 1}
- IP/device reuse top: [('7182-7283', 73)]

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.