

Fraud Case Report — C492d19b96eba
- Created: 2026-01-19T05:19:47.059505+00:00

Transaction

- txn_id: Tcb6edba5bc
- account_id: 7730-2003 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 426.59 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7730000
- ip_address: 10.0.59.17

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
- Account avg amount (last 80): 194.7
- Velocity proxy (15): 15
- Account status counts: {'approved': 103, 'declined': 11, 'reversed': 5, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 26, 'CASHOUT': 20, 'DSTV_PAYMENT': 22, 'CASHIN': 14, 'AIRTIME': 10}
- IP/device reuse top: [('7730-2003', 114), ('7730-6658', 37), ('7730-1147', 29), ('7730-6970', 19), ('7715-1342', 15)]

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.