Fraud Case Report — C1eed7c5757f0
- Created: 2026-01-18T23:41:40.741145+00:00

Transaction
- txn_id: T252807768
- account_id: 7724-1167 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 1035.17 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D68345
- ip_address: 122.222.30.50

Decision
- Decision: **BLOCK**
- Recommended action: High-confidence fraud: amount extremely above baseline

Evidence
- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 169.47
- Velocity proxy (15): 15
- Account status counts: {'reversed': 5, 'approved': 70, 'declined': 28, 'chargeback': 2}
- Account type counts: {'CASHOUT': 9, 'DSTV_PAYMENT': 3, 'MERCHPAY': 9, 'P2P_SEND': 67, 'AIRTIMI
- IP/device reuse top: [('7724-1167', 1)]

Rationale
- Risk CRITICAL (score=87).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.