

## # Fraud Case Report — C91b7a9b0ae19

- Created: 2026-01-18T23:27:13.430886+00:00

### ## Transaction

- txn\_id: T758689313
- account\_id: 7783-6315 (grade=A)
- type: CASHOUT
- status: approved
- amount: 832.24 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card\_not\_present
- country: AE (home=ZW)
- device\_id: D35748
- ip\_address: 57.84.28.13

### ## Decision

- Decision: **\*\*BLOCK\*\***
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

### ## Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, High amount
- Account avg amount (last 80): 189.42
- Velocity proxy (15): 15
- Account status counts: {'approved': 29, 'declined': 5, 'chargeback': 2, 'reversed': 1}
- Account type counts: {'CASHOUT': 8, 'AIRTIME\_RECHARGE': 4, 'DSTV\_PAYMENT': 6, 'MERCHPAY': 5}
- IP/device reuse top: [('7783-6315', 1)]

### ## Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.