Fraud Case Report — C4c01e70b11bb
- Created: 2026-01-18T23:25:23.791561+00:00

Transaction
- txn_id: T742751869
- account_id: 7776-3911 (grade=D)
- type: CASHOUT
- status: reversed
- amount: 884.42 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D31682
- ip_address: 95.217.27.42

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

Evidence
- Risk level: CRITICAL (score=102)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 148.35
- Velocity proxy (15): 15
- Account status counts: {'reversed': 2, 'approved': 39, 'declined': 15}
- Account type counts: {'CASHOUT': 6, 'DSTV_PAYMENT': 7, 'CASHIN': 3, 'AIRTIME_RECHARGE': 6, 'MI
- IP/device reuse top: [('7776-3911', 1)]

Rationale
- Risk CRITICAL (score=102).
- 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.