

## # Fraud Case Report — C60fe42638fb2

- Created: 2026-01-18T23:38:44.090405+00:00

### ## Transaction

- txn\_id: T787443598
- account\_id: 7776-3911 (grade=D)
- type: CASHIN
- status: declined
- amount: 76.91 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: US (home=ZW)
- device\_id: D7776000
- ip\_address: 10.0.43.111

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 165.9
- Velocity proxy (15): 15
- Account status counts: {'declined': 27, 'approved': 70, 'reversed': 3}
- Account type counts: {'CASHIN': 8, 'CASHOUT': 12, 'P2P\_SEND': 54, 'DSTV\_PAYMENT': 9, 'AIRTIME\_P...': 1}
- IP/device reuse top: [('7776-3911', 86)]

### ## Rationale

- Risk HIGH (score=70).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.