

Fraud Case Report — C25762946fdc5
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Transaction

- txid: T433230504
- account_id: 7785-7700 (grade=D)
- type: CASHOUT
- status: reversed
- amount: 1094.07 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D25258
- ip_address: 236.198.220.223

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 type
- Account avg amount (last 80): 194.18
- Velocity proxy (15): 15
- Account status counts: {'reversed': 1, 'approved': 38, 'chargeback': 1, 'declined': 6}
- Account type counts: {'CASHOUT': 9, 'MERCHPAY': 7, 'P2P_SEND': 14, 'AIRTIME_RECHARGE': 10, 'C...
- IP/device reuse top: [('7785-7700', 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.