

Fraud Case Report — Ccff0c48e1b93
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Transaction

- txn_id: T247063851
- account_id: 7186-3401 (grade=C)
- type: CASHOUT
- status: declined
- amount: 633.72 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D80352
- ip_address: 103.142.66.117

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 168.63
- Velocity proxy (15): 15
- Account status counts: {'declined': 26, 'approved': 79, 'chargeback': 2, 'reversed': 1}
- Account type counts: {'CASHOUT': 12, 'P2P_SEND': 63, 'DSTV_PAYMENT': 7, 'CASHIN': 7, 'MERCHPAID': 1}
- IP/device reuse top: [('7186-3401', 1)]

Rationale

- Risk HIGH (score=82).
- 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.