

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_PAYMENT': 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.