Fraud Case Report — C2723cee75c5b
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Transaction
- txn_id: T225095777
- account_id: 7724-5013 (grade=D)
- type: CASHOUT
- status: approved
- amount: 165.23 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7724000
- ip_address: 10.0.97.112

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

Evidence
- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 131.64
- Velocity proxy (15): 15
- Account status counts: {'approved': 47, 'reversed': 1, 'declined': 20}
- Account type counts: {'CASHOUT': 6, 'AIRTIME_RECHARGE': 10, 'DSTV_PAYMENT': 5, 'MERCHPAY':
- IP/device reuse top: [('7724-5013', 60), ('7724-1167', 52)]

Rationale
- Risk HIGH (score=69).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.