

# Fraud Case Report — Ccff0c48e1b93  
- Created: 2026-01-18T23:43:20.413861+00:00

#### ## 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, 'MERCHANTPA': 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.