

Fraud Case Report — C91b7a9b0ae19
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Transaction

- txn_id: T758689313
- account_id: 7783-6315 (grade=A)
- type: CASHOUT
- status: approved
- amount: 832.24 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D35748
- ip_address: 57.84.28.13

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, High amount
- Account avg amount (last 80): 189.42
- Velocity proxy (15): 15
- Account status counts: {'approved': 29, 'declined': 5, 'chargeback': 2, 'reversed': 1}
- Account type counts: {'CASHOUT': 8, 'AIRTIME_RECHARGE': 4, 'DSTV_PAYMENT': 6, 'MERCHPAY': 5}
- IP/device reuse top: [('7783-6315', 1)]

Rationale

- Risk HIGH (score=74).
- 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.