

# Fraud Case Report — Cc64a2a1a8875  
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#### ## Transaction

- txn\_id: T789660228
- account\_id: 7787-2300 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 988.47 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card\_not\_present
- country: ZW (home=ZA)
- device\_id: D53781
- ip\_address: 247.191.245.43

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 176.47
- Velocity proxy (15): 15
- Account status counts: {'reversed': 4, 'declined': 37, 'approved': 54, 'chargeback': 6}
- Account type counts: {'CASHOUT': 11, 'CASHIN': 2, 'AIRTIME\_RECHARGE': 12, 'MERCHPAY': 8, 'P2P': 1}
- IP/device reuse top: [('7787-2300', 1)]

#### ## Rationale

- Risk HIGH (score=82).
- 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.