

Fraud Case Report — Cc1775aa120fd
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Transaction

- txn_id: T794978511
- account_id: 7160-4031 (grade=C)
- type: CASHOUT
- status: approved
- amount: 905.18 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D99394
- ip_address: 188.29.190.227

Decision

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

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 190.11
- Velocity proxy (15): 15
- Account status counts: {'approved': 59, 'declined': 22, 'chargeback': 2, 'reversed': 2}
- Account type counts: {'CASHOUT': 13, 'AIRTIME_RECHARGE': 5, 'MERCHPAY': 8, 'P2P_SEND': 47, 'CASH_IN': 1}
- IP/device reuse top: [('7160-4031', 1)]

Rationale

- Risk CRITICAL (score=87).
- 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.