

Fraud Case Report — Cee15be19da7b
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Transaction

- txn_id: T543064127
- account_id: 7752-8289 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 783.16 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D67681
- ip_address: 137.7.148.141

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, Suspicious
- Account avg amount (last 80): 194.2
- Velocity proxy (15): 15
- Account status counts: {'reversed': 5, 'approved': 45, 'declined': 18, 'chargeback': 1}
- Account type counts: {'CASHOUT': 9, 'P2P_SEND': 45, 'AIRTIME_RECHARGE': 6, 'MERCHANTPAY': 4, 'CA
- IP/device reuse top: [('7752-8289', 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.