

Fraud Case Report — Cb91e445ec1ca
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Transaction

- txn_id: T705564319
- account_id: 7771-3631 (grade=D)
- type: CASHOUT
- status: declined
- amount: 549.26 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D23705
- ip_address: 145.67.104.86

Decision

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

Evidence

- Risk level: CRITICAL (score=89)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 161.89
- Velocity proxy (15): 15
- Account status counts: {'declined': 17, 'chargeback': 2, 'approved': 41, 'reversed': 2}
- Account type counts: {'CASHOUT': 5, 'CASHIN': 7, 'MERCHPAY': 14, 'P2P_SEND': 24, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7771-3631', 1)]

Rationale

- Risk CRITICAL (score=89).
- 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.