

Fraud Case Report — Cab7bf72f9050

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Transaction

- txn_id: T853880563
- account_id: 7776-3911 (grade=D)
- type: CASHOUT
- status: reversed
- amount: 357.77 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D35035
- ip_address: 149.36.36.10

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): 175.03
- Velocity proxy (15): 15
- Account status counts: {'reversed': 4, 'approved': 73, 'declined': 27}
- Account type counts: {'CASHOUT': 13, 'P2P_SEND': 56, 'CASHIN': 9, 'DSTV_PAYMENT': 9, 'AIRTIME_PAYMENT': 1}
- IP/device reuse top: [('7776-3911', 1)]

Rationale

- Risk CRITICAL (score=89).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.