

Fraud Case Report — C1c06d78e7d00

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Transaction

- txn_id: T134073257
- account_id: 7725-5926 (grade=D)
- type: CASHOUT
- status: declined
- amount: 396.26 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D60391
- ip_address: 227.216.149.170

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): 173.36
- Velocity proxy (15): 15
- Account status counts: {'declined': 7, 'approved': 31, 'chargeback': 2, 'reversed': 1}
- Account type counts: {'CASHOUT': 4, 'DSTV_PAYMENT': 7, 'P2P_SEND': 17, 'AIRTIME_RECHARGE': 6}
- IP/device reuse top: [('7725-5926', 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.