

Fraud Case Report — C3bef353b1a88

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Transaction

- txn_id: T529512664
- account_id: 7724-1167 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 886.94 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D47081
- ip_address: 104.147.17.61

Decision

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

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 180.36
- Velocity proxy (15): 15
- Account status counts: {'reversed': 3, 'approved': 52, 'chargeback': 2, 'declined': 17}
- Account type counts: {'CASHOUT': 8, 'MERCHPAY': 8, 'AIRTIME_RECHARGE': 7, 'P2P_SEND': 41, 'CA
- IP/device reuse top: [('7724-1167', 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.