Fraud Case Report — Caeef3363d0da
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Transaction
- txn_id: T840298893
- account_id: 7186-3401 (grade=C)
- type: CASHOUT
- status: approved
- amount: 272.87 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D7186000
- ip_address: 10.0.135.87

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

Evidence
- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 162.45
- Velocity proxy (15): 15
- Account status counts: {'approved': 35, 'declined': 11, 'chargeback': 1}
- Account type counts: {'CASHOUT': 6, 'P2P_SEND': 33, 'MERCHPAY': 2, 'AIRTIME_RECHARGE': 4, 'CA
- IP/device reuse top: [('7186-3401', 45), ('7785-2349', 1)]

Rationale
- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.