

Fraud Case Report — Ca219f47836fe
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Transaction

- txn_id: T876951221
- account_id: 7785-7700 (grade=D)
- type: CASHOUT
- status: approved
- amount: 139.36 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D84732
- ip_address: 10.0.183.82

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 182.89
- Velocity proxy (15): 15
- Account status counts: {'approved': 59, 'chargeback': 2, 'declined': 14, 'reversed': 1}
- Account type counts: {'CASHOUT': 11, 'DSTV_PAYMENT': 5, 'P2P_SEND': 31, 'MERCHPAY': 12, 'AIRTIME': 1}
- IP/device reuse top: [('7785-7700', 1)]

Rationale

- Risk HIGH (score=69).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.