

Fraud Case Report — Ce70c833b6db6
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Transaction

- txn_id: T122116775
- account_id: 7725-5926 (grade=D)
- type: CASHOUT
- status: approved
- amount: 606.67 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D63749
- ip_address: 68.56.128.212

Decision

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

Evidence

- Risk level: HIGH (score=81)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 156.0
- Velocity proxy (15): 15
- Account status counts: {'approved': 13, 'declined': 1, 'chargeback': 1, 'reversed': 1}
- Account type counts: {'CASHOUT': 2, 'AIRTIME_RECHARGE': 5, 'P2P_SEND': 3, 'DSTV_PAYMENT': 2}
- IP/device reuse top: [('7725-5926', 1)]

Rationale

- Risk HIGH (score=81).
- 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.