Fraud Case Report — Cbbce8380c129
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Transaction
- txn_id: T147458423
- account_id: 7731-9855 (grade=C)
- type: CASHOUT
- status: reversed
- amount: 741.3 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D68200
- ip_address: 2.188.118.149

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

Evidence
- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 171.57
- Velocity proxy (15): 15
- Account status counts: {'reversed': 1, 'declined': 6, 'approved': 21, 'chargeback': 1}
- Account type counts: {'CASHOUT': 5, 'P2P_SEND': 12, 'DSTV_PAYMENT': 5, 'CASHIN': 4, 'AIRTIME_RI
- IP/device reuse top: [('7731-9855', 1)]

Rationale
- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.