

Fraud Case Report — Cc64a2a1a8875

- Created: 2026-01-18T23:37:22.206247+00:00

Transaction

- txn_id: T789660228
- account_id: 7787-2300 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 988.47 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D53781
- ip_address: 247.191.245.43

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 176.47
- Velocity proxy (15): 15
- Account status counts: {'reversed': 4, 'declined': 37, 'approved': 54, 'chargeback': 6}
- Account type counts: {'CASHOUT': 11, 'CASHIN': 2, 'AIRTIME_RECHARGE': 12, 'MERCHPAY': 8, 'P2P_
- IP/device reuse top: [('7787-2300', 1)]

Rationale

- Risk HIGH (score=82).
- 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.