

# Fraud Case Report — C26f3a40386a8  
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### ## Transaction

- txn\_id: T927328321
- account\_id: 7190-0852 (grade=C)
- type: CASHOUT
- status: reversed
- amount: 1178.17 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: AE (home=ZA)
- device\_id: D78102
- ip\_address: 147.8.77.168

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 235.19
- Velocity proxy (15): 15
- Account status counts: {'reversed': 2, 'approved': 19, 'declined': 5, 'chargeback': 1}
- Account type counts: {'CASHOUT': 6, 'CASHIN': 1, 'AIRTIME\_RECHARGE': 4, 'P2P\_SEND': 14, 'DSTV\_'}  
(truncated)
- IP/device reuse top: [('7190-0852', 1)]

### ## Rationale

- Risk CRITICAL (score=95).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ( $\geq 3\times$ ).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.