

Fraud Case Report — Cb38f0d91fbc7
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Transaction

- txn_id: T880997518
- account_id: 7800-7075 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 588.11 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D21762
- ip_address: 165.199.195.165

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 183.24
- Velocity proxy (15): 15
- Account status counts: {'reversed': 8, 'approved': 54, 'declined': 19, 'chargeback': 3}
- Account type counts: {'CASHOUT': 6, 'CASHIN': 8, 'MERCHPAY': 15, 'DSTV_PAYMENT': 9, 'P2P_SEND': 1}
- IP/device reuse top: [('7800-7075', 1)]

Rationale

- Risk HIGH (score=69).
- 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.