

# Fraud Case Report — C8afa1c21ef29  
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#### ## Transaction

- txn\_id: T358770050
- account\_id: 7723-9305 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 679.66 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card\_not\_present
- country: ZA (home=ZW)
- device\_id: D34483
- ip\_address: 133.146.210.166

#### ## 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 S
- Account avg amount (last 80): 217.75
- Velocity proxy (15): 15
- Account status counts: {'reversed': 3, 'approved': 47, 'declined': 20, 'chargeback': 2}
- Account type counts: {'CASHOUT': 9, 'P2P\_SEND': 45, 'AIRTIME\_RECHARGE': 7, 'DSTV\_PAYMENT': 6}
- IP/device reuse top: [('7723-9305', 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.