

Fraud Case Report — Cd34a4e6f42ae
- Created: 2026-01-18T23:17:14.668551+00:00

Transaction

- txn_id: T255859951
- account_id: 7776-3911 (grade=D)
- type: CASHOUT
- status: reversed
- amount: 363.11 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D72036
- ip_address: 130.6.20.217

Decision

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

Evidence

- Risk level: CRITICAL (score=89)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 139.39
- Velocity proxy (15): 15
- Account status counts: {'reversed': 1, 'approved': 10, 'declined': 5}
- Account type counts: {'CASHOUT': 1, 'AIRTIME_RECHARGE': 2, 'P2P_SEND': 12, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7776-3911', 1)]

Rationale

- Risk CRITICAL (score=89).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.