

Fraud Case Report — C1e09db982447
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Transaction

- txn_id: T682940745
- account_id: 7728-8431 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 1106.94 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D66175
- ip_address: 54.101.132.37

Decision

- Decision: **BLOCK**
- Recommended action: Block transaction + lock account + step-up verification

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 294.13
- Velocity proxy (15): 7
- Account status counts: {'reversed': 1, 'chargeback': 1, 'approved': 5}
- Account type counts: {'CASHOUT': 1, 'MERCHPAY': 1, 'AIRTIME_RECHARGE': 3, 'CASHIN': 2}
- IP/device reuse top: [('7728-8431', 1)]

Rationale

- Risk CRITICAL (score=87).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High-risk type combined with CNP channel increases fraud likelihood.