

Fraud Case Report — C0e7cb7a5f311

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Transaction

- txn_id: T501918673
- account_id: 7123-2508 (grade=A)
- type: CASHOUT
- status: declined
- amount: 914.9 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D57299
- ip_address: 90.126.18.188

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 170.94
- Velocity proxy (15): 15
- Account status counts: {'declined': 12, 'approved': 38, 'reversed': 2}
- Account type counts: {'CASHOUT': 9, 'AIRTIME_RECHARGE': 9, 'DSTV_PAYMENT': 8, 'MERCHPAY': 1
- IP/device reuse top: [('7123-2508', 1)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.