Fraud Case Report — Caf732b3d0f0a
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Transaction
- txn_id: T787463588
- account_id: 7787-2300 (grade=A)
- type: CASHOUT
- status: approved
- amount: 560.24 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D76045
- ip_address: 78.99.72.180

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

Evidence
- Risk level: HIGH (score=61)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >= 3
- Account avg amount (last 80): 187.55
- Velocity proxy (15): 15
- Account status counts: {'approved': 70, 'chargeback': 6, 'declined': 40, 'reversed': 4}
- Account type counts: {'CASHOUT': 11, 'MERCHPAY': 11, 'AIRTIME_RECHARGE': 13, 'P2P_SEND': 79,
- IP/device reuse top: [('7787-2300', 1)]

Rationale
- Risk HIGH (score=61).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.