

Fraud Case Report — Ca2f6ee5ba0ea
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Transaction

- txn_id: T892990279
- account_id: 7129-4861 (grade=A)
- type: CASHOUT
- status: declined
- amount: 326.8 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D15918
- ip_address: 200.149.158.152

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
- Account avg amount (last 80): 229.45
- Velocity proxy (15): 15
- Account status counts: {'declined': 12, 'chargeback': 1, 'approved': 31, 'reversed': 1}
- Account type counts: {'CASHOUT': 6, 'MERCHPAY': 6, 'AIRTIME_RECHARGE': 4, 'P2P_SEND': 24, 'CA'}
- IP/device reuse top: [('7129-4861', 1)]

Rationale

- Risk HIGH (score=69).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.