

Fraud Case Report — C9df61e043a54

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Transaction

- txn_id: T719592143
- account_id: 7721-8040 (grade=C)
- type: CASHOUT
- status: reversed
- amount: 507.07 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D70190
- ip_address: 191.116.31.31

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 137.32
- Velocity proxy (15): 15
- Account status counts: {'reversed': 1, 'approved': 32, 'declined': 11}
- Account type counts: {'CASHOUT': 4, 'MERCHPAY': 8, 'AIRTIME_RECHARGE': 5, 'DSTV_PAYMENT': 7}
- IP/device reuse top: [('7721-8040', 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.