

Fraud Case Report — Cd672fcfbf1ac
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Transaction

- txn_id: T400252109
- account_id: 7785-2349 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 657.16 ZAR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D67962
- ip_address: 7.145.121.235

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious S
- Account avg amount (last 80): 172.02
- Velocity proxy (15): 15
- Account status counts: {'reversed': 3, 'approved': 33, 'declined': 9, 'chargeback': 1}
- Account type counts: {'CASHOUT': 6, 'P2P_SEND': 29, 'CASHIN': 4, 'MERCHPAY': 3, 'AIRTIME_RECHA
- IP/device reuse top: [('7785-2349', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.