

Fraud Case Report — C9c7347bf1342

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Transaction

- txn_id: T473051808
- account_id: 7787-2300 (grade=A)
- type: CASHOUT
- status: approved
- amount: 834.9 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D96551
- ip_address: 187.148.57.219

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, High amount
- Account avg amount (last 80): 174.43
- Velocity proxy (15): 15
- Account status counts: {'approved': 25, 'chargeback': 3, 'declined': 16, 'reversed': 1}
- Account type counts: {'CASHOUT': 7, 'MERCHPAY': 3, 'AIRTIME_RECHARGE': 5, 'DSTV_PAYMENT': 2}
- IP/device reuse top: [('7787-2300', 1)]

Rationale

- Risk HIGH (score=74).
- 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.