

Fraud Case Report — Cd6dc1e61d737
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Transaction

- txn_id: T274366887
- account_id: 7855-8748 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 276.29 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D36998
- ip_address: 213.254.39.208

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious S
- Account avg amount (last 80): 184.72
- Velocity proxy (15): 15
- Account status counts: {'reversed': 3, 'chargeback': 3, 'approved': 71, 'declined': 31}
- Account type counts: {'CASHOUT': 9, 'MERCHPAY': 14, 'CASHIN': 6, 'P2P_SEND': 63, 'AIRTIME_RECH': 1}
- IP/device reuse top: [('7855-8748', 1)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.