

Fraud Case Report — C362f7d4a0694

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Transaction

- txn_id: T457404115
- account_id: 7723-9305 (grade=A)
- type: CASHOUT
- status: approved
- amount: 725.12 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D18494
- ip_address: 140.112.29.166

Decision

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

Evidence

- Risk level: HIGH (score=61)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >= 3x
- Account avg amount (last 80): 200.62
- Velocity proxy (15): 15
- Account status counts: {'approved': 57, 'declined': 31, 'reversed': 3, 'chargeback': 2}
- Account type counts: {'CASHOUT': 11, 'P2P_SEND': 62, 'DSTV_PAYMENT': 7, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7723-9305', 1)]

Rationale

- Risk HIGH (score=61).
- 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.