

Fraud Case Report — Cf7c6bfb6206d

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Transaction

- txn_id: T383565572
- account_id: 7129-4861 (grade=A)
- type: CASHOUT
- status: declined
- amount: 762.82 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D80882
- ip_address: 211.30.28.238

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 243.74
- Velocity proxy (15): 15
- Account status counts: {'declined': 13, 'approved': 34, 'chargeback': 1, 'reversed': 1}
- Account type counts: {'CASHOUT': 7, 'MERCHPAY': 7, 'AIRTIME_RECHARGE': 5, 'P2P_SEND': 25, 'CA
- IP/device reuse top: [('7129-4861', 1)]

Rationale

- Risk HIGH (score=69).
- 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.