

Fraud Case Report — Cd2383a9b893c
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Transaction

- txn_id: T740208155
- account_id: 7123-2508 (grade=A)
- type: CASHOUT
- status: declined
- amount: 354.19 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D33320
- ip_address: 65.127.230.1

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): 160.19
- Velocity proxy (15): 15
- Account status counts: {'declined': 11, 'approved': 28, 'reversed': 2}
- Account type counts: {'CASHOUT': 5, 'DSTV_PAYMENT': 6, 'CASHIN': 4, 'AIRTIME_RECHARGE': 7, 'M
- IP/device reuse top: [('7123-2508', 1)]

Rationale

- Risk HIGH (score=69).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.