

Fraud Case Report — C831feede29b4
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Transaction

- txn_id: T577699435
- account_id: 7129-4861 (grade=A)
- type: CASHOUT
- status: approved
- amount: 356.56 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7129000
- ip_address: 10.0.84.221

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 >= 300
- Account avg amount (last 80): 214.63
- Velocity proxy (15): 15
- Account status counts: {'approved': 46, 'declined': 17, 'chargeback': 1, 'reversed': 1}
- Account type counts: {'CASHOUT': 8, 'P2P_SEND': 39, 'CASHIN': 5, 'MERCHPAY': 7, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7129-4861', 31)]

Rationale

- Risk HIGH (score=61).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.