

Fraud Case Report — Cb1d541356fc5
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Transaction

- txn_id: T628648177
- account_id: 7185-8119 (grade=B)
- type: CASHOUT
- status: declined
- amount: 675.76 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D28329
- ip_address: 92.240.144.75

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 173.75
- Velocity proxy (15): 15
- Account status counts: {'declined': 3, 'approved': 24, 'reversed': 1}
- Account type counts: {'CASHOUT': 4, 'P2P_SEND': 6, 'DSTV_PAYMENT': 5, 'AIRTIME_RECHARGE': 8, 'TOPUP': 1}
- IP/device reuse top: [('7185-8119', 1)]

Rationale

- Risk HIGH (score=74).
- 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.