

Fraud Case Report — Cd058ad2425d2

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Transaction

- txn_id: T385926761
- account_id: 7752-8289 (grade=B)
- type: CASHOUT
- status: declined
- amount: 823.65 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D74023
- ip_address: 137.55.220.93

Decision

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

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 202.32
- Velocity proxy (15): 15
- Account status counts: {'declined': 11, 'approved': 30, 'reversed': 4, 'chargeback': 1}
- Account type counts: {'CASHOUT': 8, 'AIRTIME_RECHARGE': 5, 'MERCHPAY': 2, 'P2P_SEND': 28, 'CA
- IP/device reuse top: [('7752-8289', 1)]

Rationale

- Risk CRITICAL (score=87).
- 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.