

Fraud Case Report — C252fb1fde907

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Transaction

- txn_id: T723023856
- account_id: 7800-7075 (grade=A)
- type: CASHOUT
- status: approved
- amount: 399.91 ZAR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7800000
- ip_address: 10.0.87.56

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): 186.76
- Velocity proxy (15): 15
- Account status counts: {'approved': 55, 'reversed': 8, 'declined': 19, 'chargeback': 3}
- Account type counts: {'CASHOUT': 7, 'CASHIN': 8, 'MERCHPAY': 15, 'DSTV_PAYMENT': 9, 'P2P_SEND': 1}
- IP/device reuse top: [('7800-7075', 46)]

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.