

Fraud Case Report — Cea7b9f84d6a5
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Transaction

- txn_id: T302744194
- account_id: 7721-9874 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 331.76 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D20376
- ip_address: 56.143.222.53

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
- Account avg amount (last 80): 207.96
- Velocity proxy (15): 15
- Account status counts: {'reversed': 4, 'approved': 38, 'declined': 9, 'chargeback': 1}
- Account type counts: {'CASHOUT': 9, 'DSTV_PAYMENT': 5, 'MERCHPAY': 5, 'AIRTIME_RECHARGE': 3}
- IP/device reuse top: [('7721-9874', 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.