

Fraud Case Report — C7de767fe149b
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Transaction

- txn_id: T249108410
- account_id: 7750-4310 (grade=C)
- type: CASHOUT
- status: declined
- amount: 275.74 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D38928
- ip_address: 55.151.85.178

Decision

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

Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 200.02
- Velocity proxy (15): 15
- Account status counts: {'declined': 17, 'approved': 45, 'chargeback': 5, 'reversed': 1}
- Account type counts: {'CASHOUT': 6, 'P2P_SEND': 35, 'MERCHPAY': 7, 'AIRTIME_RECHARGE': 5, 'DS': 1}
- IP/device reuse top: [('7750-4310', 1)]

Rationale

- Risk HIGH (score=70).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.