

Fraud Case Report — Caeb59017ca75

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Transaction

- txn_id: T297028385
- account_id: 7721-9874 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 980.44 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D51289
- ip_address: 35.49.164.19

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 229.16
- Velocity proxy (15): 15
- Account status counts: {'reversed': 1, 'approved': 23, 'declined': 3, 'chargeback': 1}
- Account type counts: {'CASHOUT': 6, 'DSTV_PAYMENT': 4, 'P2P_SEND': 11, 'CASHIN': 3, 'MERCHPAY
- IP/device reuse top: [('7721-9874', 1)]

Rationale

- Risk HIGH (score=82).
- 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.