

Fraud Case Report — Cb1b52546ded6
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Transaction

- txn_id: T126079182
- account_id: 7128-0216 (grade=A)
- type: CASHOUT
- status: declined
- amount: 368.93 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D79964
- ip_address: 33.215.45.208

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 S
- Account avg amount (last 80): 218.98
- Velocity proxy (15): 15
- Account status counts: {'declined': 10, 'approved': 28}
- Account type counts: {'CASHOUT': 10, 'P2P_SEND': 18, 'MERCHPAY': 3, 'CASHIN': 4, 'DSTV_PAYMEN
- IP/device reuse top: [('7128-0216', 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.