

Fraud Case Report — C7ff58426f05b
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Transaction

- txn_id: T184224755
- account_id: 7784-1328 (grade=B)
- type: CASHOUT
- status: declined
- amount: 1145.66 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D14645
- ip_address: 228.124.85.3

Decision

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

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious S
- Account avg amount (last 80): 218.53
- Velocity proxy (15): 15
- Account status counts: {'declined': 26, 'reversed': 4, 'approved': 43, 'chargeback': 2}
- Account type counts: {'CASHOUT': 6, 'P2P_SEND': 41, 'DSTV_PAYMENT': 3, 'MERCHPAY': 12, 'AIRTIM'}
- IP/device reuse top: [('7784-1328', 1)]

Rationale

- Risk CRITICAL (score=87).
- 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.