

Fraud Case Report — C50a940b5cd02

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Transaction

- txn_id: T480838796
- account_id: 7855-8748 (grade=B)
- type: CASHOUT
- status: approved
- amount: 918.54 ZAR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D73976
- ip_address: 83.167.156.233

Decision

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

Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, High amount
- Account avg amount (last 80): 178.53
- Velocity proxy (15): 15
- Account status counts: {'approved': 47, 'declined': 21, 'chargeback': 1}
- Account type counts: {'CASHOUT': 3, 'DSTV_PAYMENT': 3, 'AIRTIME_RECHARGE': 4, 'P2P_SEND': 4}
- IP/device reuse top: [('7855-8748', 1)]

Rationale

- Risk HIGH (score=79).
- 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.