

Fraud Case Report — C8340b147f0ec
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Transaction

- txn_id: T737956699
- account_id: 7855-8748 (grade=B)
- type: CASHOUT
- status: approved
- amount: 733.01 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D28392
- ip_address: 172.49.248.170

Decision

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

Evidence

- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >= 733.01, Velocity proxy >= 15
- Account avg amount (last 80): 182.51
- Velocity proxy (15): 15
- Account status counts: {'approved': 60, 'declined': 23, 'chargeback': 2, 'reversed': 1}
- Account type counts: {'CASHOUT': 5, 'P2P_SEND': 51, 'DSTV_PAYMENT': 8, 'MERCHPAY': 11, 'AIRTIMING': 1}
- IP/device reuse top: [('7855-8748', 1)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.