

Fraud Case Report — Cd8a71c24ed6e
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Transaction

- txn_id: T126740653
- account_id: 7726-0888 (grade=C)
- type: CASHOUT
- status: declined
- amount: 620.58 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D19922
- ip_address: 69.130.69.246

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 123.41
- Velocity proxy (15): 15
- Account status counts: {'declined': 11, 'approved': 50}
- Account type counts: {'CASHOUT': 3, 'DSTV_PAYMENT': 2, 'AIRTIME_RECHARGE': 6, 'MERCHPAY': 5}
- IP/device reuse top: [('7726-0888', 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.