

Fraud Case Report — Cc05640a5fb29
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Transaction

- txn_id: T373198014
- account_id: 7716-8466 (grade=B)
- type: CASHOUT
- status: declined
- amount: 746.7 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D74769
- ip_address: 189.172.247.231

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious S
- Account avg amount (last 80): 131.17
- Velocity proxy (15): 15
- Account status counts: {'declined': 21, 'approved': 24, 'chargeback': 1}
- Account type counts: {'CASHOUT': 3, 'P2P_SEND': 26, 'CASHIN': 5, 'DSTV_PAYMENT': 4, 'MERCHPAY': 1}
- IP/device reuse top: [('7716-8466', 1)]

Rationale

- Risk HIGH (score=74).
- 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.