

Fraud Case Report — C73377aa86809
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Transaction

- txn_id: T530709509
- account_id: 7765-7819 (grade=B)
- type: CASHOUT
- status: declined
- amount: 931.25 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D20421
- ip_address: 23.114.170.151

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): 187.26
- Velocity proxy (15): 15
- Account status counts: {'declined': 2, 'approved': 13, 'chargeback': 1}
- Account type counts: {'CASHOUT': 2, 'DSTV_PAYMENT': 3, 'CASHIN': 5, 'MERCHPAY': 3, 'AIRTIME_RR': 1}
- IP/device reuse top: [('7765-7819', 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.