

Fraud Case Report — C7d1c1eb2d1bb
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Transaction

- txn_id: T238130469
- account_id: 7721-6985 (grade=A)
- type: CASHOUT
- status: approved
- amount: 479.36 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7721000
- ip_address: 10.0.28.87

Decision

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

Evidence

- Risk level: HIGH (score=61)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >= 479.36, Device reuse
- Account avg amount (last 80): 172.75
- Velocity proxy (15): 14
- Account status counts: {'approved': 7, 'declined': 6, 'chargeback': 1}
- Account type counts: {'CASHOUT': 1, 'P2P_SEND': 12, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7721-6985', 14)]

Rationale

- Risk HIGH (score=61).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.