

Fraud Case Report — C92f26cd17bc2
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Transaction

- txn_id: T584445743
- account_id: 7752-8289 (grade=B)
- type: CASHOUT
- status: approved
- amount: 467.18 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D50817
- ip_address: 105.2.48.44

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 >= 467.18
- Account avg amount (last 80): 195.8
- Velocity proxy (15): 15
- Account status counts: {'approved': 68, 'declined': 25, 'reversed': 5, 'chargeback': 1}
- Account type counts: {'CASHOUT': 15, 'P2P_SEND': 55, 'CASHIN': 6, 'MERCHPAY': 10, 'AIRTIME_RECV': 10}
- IP/device reuse top: [('7752-8289', 1)]

Rationale

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