

Fraud Case Report — C3d3969c4b952

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Transaction

- txn_id: T307716480
- account_id: 7778-8232 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 596.22 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D89514
- ip_address: 6.97.43.136

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 243.58
- Velocity proxy (15): 15
- Account status counts: {'reversed': 2, 'approved': 30, 'declined': 7, 'chargeback': 1}
- Account type counts: {'CASHOUT': 5, 'AIRTIME_RECHARGE': 5, 'P2P_SEND': 19, 'MERCHPAY': 5, 'CA
- IP/device reuse top: [('7778-8232', 1)]

Rationale

- Risk HIGH (score=69).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.