

# Fraud Case Report — C50a940b5cd02  
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#### ## Transaction

- txn\_id: T480838796
- account\_id: 7855-8748 (grade=B)
- type: CASHOUT
- status: approved
- amount: 918.54 ZAR
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: ZW (home=ZA)
- device\_id: D73976
- ip\_address: 83.167.156.233

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, High amount
- Account avg amount (last 80): 178.53
- Velocity proxy (15): 15
- Account status counts: {'approved': 47, 'declined': 21, 'chargeback': 1}
- Account type counts: {'CASHOUT': 3, 'DSTV\_PAYMENT': 3, 'AIRTIME\_RECHARGE': 4, 'P2P\_SEND': 49}
- IP/device reuse top: [('7855-8748', 1)]

#### ## Rationale

- Risk HIGH (score=79).
- 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.