

Fraud Case Report — Ce8b3c75adf12

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Transaction

- txn_id: T442794315
- account_id: 7725-1527 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 521.01 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D40381
- ip_address: 84.14.252.176

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): 144.06
- Velocity proxy (15): 15
- Account status counts: {'reversed': 2, 'approved': 48, 'declined': 26}
- Account type counts: {'CASHOUT': 5, 'P2P_SEND': 54, 'AIRTIME_RECHARGE': 7, 'MERCHPAY': 5, 'CA
- IP/device reuse top: [('7725-1527', 1)]

Rationale

- Risk HIGH (score=69).
- 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.