

Fraud Case Report — C3a0b198e6e5a

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Transaction

- txn_id: T818223428
- account_id: 7713-4195 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 359.51 ZAR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D14236
- ip_address: 5.50.251.144

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 136.15
- Velocity proxy (15): 15
- Account status counts: {'reversed': 2, 'approved': 32, 'declined': 19, 'chargeback': 2}
- Account type counts: {'CASHOUT': 4, 'MERCHPAY': 7, 'P2P_SEND': 27, 'CASHIN': 4, 'AIRTIME_RECHA
- IP/device reuse top: [('7713-4195', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.