

Fraud Case Report — Ce90f42aa80a0
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Transaction

- txn_id: T351827662
- account_id: 7765-0237 (grade=A)
- type: CASHOUT
- status: declined
- amount: 334.95 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D35039
- ip_address: 116.218.57.10

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): 146.68
- Velocity proxy (15): 15
- Account status counts: {'declined': 11, 'approved': 40, 'chargeback': 2, 'reversed': 1}
- Account type counts: {'CASHOUT': 7, 'AIRTIME_RECHARGE': 14, 'P2P_SEND': 18, 'CASHIN': 6, 'MERC
- IP/device reuse top: [('7765-0237', 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.