

Fraud Case Report — C460de763f090

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Transaction

- txn_id: T421947cfd5
- account_id: 7760-0029 (grade=Medium-Low Risk)
- type: CASHOUT
- status: declined
- amount: 117.05 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D61672
- ip_address: 10.0.39.68

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 158.6
- Velocity proxy (15): 15
- Account status counts: {'declined': 5, 'approved': 63, 'reversed': 3, 'chargeback': 2}
- Account type counts: {'CASHOUT': 12, 'DSTV_PAYMENT': 8, 'CASHIN': 14, 'AIRTIME_RECHARGE': 10}
- IP/device reuse top: [('7760-0029', 1)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.