

Fraud Case Report — C75a914728ffc
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Transaction

- txn_id: T263351153
- account_id: 7754-2582 (grade=A)
- type: CASHOUT
- status: declined
- amount: 1171.31 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D93828
- ip_address: 213.189.78.233

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: amount extremely above baseline

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious S
- Account avg amount (last 80): 165.7
- Velocity proxy (15): 15
- Account status counts: {'declined': 15, 'approved': 63, 'chargeback': 6, 'reversed': 1}
- Account type counts: {'CASHOUT': 7, 'DSTV_PAYMENT': 11, 'CASHIN': 7, 'P2P_SEND': 33, 'MERCHPA'}
- IP/device reuse top: [('7754-2582', 1)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.