

Fraud Case Report — C479c4d16d170
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Transaction

- txn_id: T838081401
- account_id: 7734-7469 (grade=B)
- type: CASHOUT
- status: approved
- amount: 1126.41 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D32776
- ip_address: 30.246.100.226

Decision

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

Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, High amount
- Account avg amount (last 80): 177.44
- Velocity proxy (15): 15
- Account status counts: {'approved': 42, 'declined': 23, 'reversed': 2}
- Account type counts: {'CASHOUT': 5, 'MERCHPAY': 3, 'P2P_SEND': 48, 'DSTV_PAYMENT': 3, 'CASHIN': 1}
- IP/device reuse top: [('7734-7469', 1)]

Rationale

- Risk HIGH (score=79).
- 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.