

Fraud Case Report — C31f459d8de9f
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Transaction

- txn_id: T739726727
- account_id: 7721-9874 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 863.32 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D75942
- ip_address: 84.226.40.118

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 242.61
- Velocity proxy (15): 15
- Account status counts: {'reversed': 2, 'approved': 25, 'declined': 3, 'chargeback': 1}
- Account type counts: {'CASHOUT': 7, 'MERCHPAY': 3, 'CASHIN': 4, 'DSTV_PAYMENT': 4, 'P2P_SEND': 1}
- IP/device reuse top: [('7721-9874', 1)]

Rationale

- Risk HIGH (score=82).
- 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.