

Fraud Case Report — C0e8b57dc2e35

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Transaction

- txn_id: T718321263
- account_id: 7778-8232 (grade=A)
- type: CASHOUT
- status: approved
- amount: 842.38 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D57899
- ip_address: 131.31.148.121

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, High amount
- Account avg amount (last 80): 239.01
- Velocity proxy (15): 15
- Account status counts: {'approved': 20, 'declined': 2, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'CASHOUT': 2, 'MERCHPAY': 5, 'AIRTIME_RECHARGE': 4, 'CASHIN': 4, 'P2P_SEND': 1}
- IP/device reuse top: [('7778-8232', 1)]

Rationale

- Risk HIGH (score=74).
- 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.