Fraud Case Report — C060b92eabd37
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Transaction
- txn_id: T731647430
- account_id: 7716-8466 (grade=B)
- type: CASHOUT
- status: declined
- amount: 410.99 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D93717
- ip_address: 194.163.143.244

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, Suspicious s
- Account avg amount (last 80): 128.18
- Velocity proxy (15): 15
- Account status counts: {'declined': 9, 'approved': 15, 'chargeback': 1}
- Account type counts: {'CASHOUT': 2, 'CASHIN': 3, 'P2P_SEND': 12, 'AIRTIME_RECHARGE': 2, 'MERCH
- IP/device reuse top: [('7716-8466', 1)]

Rationale
- Risk HIGH (score=74).
- 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.