

Fraud Case Report — Cdfb853a364ba
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Transaction

- txn_id: T200678990
- account_id: 7716-8466 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 1105.16 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D81141
- ip_address: 81.59.56.5

Decision

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

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 146.79
- Velocity proxy (15): 15
- Account status counts: {'reversed': 2, 'approved': 47, 'declined': 23, 'chargeback': 2}
- Account type counts: {'CASHOUT': 4, 'DSTV_PAYMENT': 11, 'MERCHPAY': 10, 'P2P_SEND': 32, 'CASH
- IP/device reuse top: [('7716-8466', 1)]

Rationale

- Risk CRITICAL (score=87).
- 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.