

Fraud Case Report — Cd52366e42a04

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Transaction

- txn_id: T878386957
- account_id: 7193-6447 (grade=C)
- type: CASHOUT
- status: declined
- amount: 939.42 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D46132
- ip_address: 45.144.82.51

Decision

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

Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 153.78
- Velocity proxy (15): 15
- Account status counts: {'declined': 19, 'approved': 70, 'reversed': 2, 'chargeback': 1}
- Account type counts: {'CASHOUT': 10, 'P2P_SEND': 43, 'AIRTIME_RECHARGE': 15, 'MERCHPAY': 8, 'CASHIN': 1}
- IP/device reuse top: [('7193-6447', 1)]

Rationale

- Risk CRITICAL (score=95).
- 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.