

Fraud Case Report — Cacd282a8ced1

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Transaction

- txn_id: T561026313
- account_id: 7800-7075 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 1041.94 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D80741
- ip_address: 40.124.123.120

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 s
- Account avg amount (last 80): 181.21
- Velocity proxy (15): 15
- Account status counts: {'reversed': 7, 'approved': 53, 'declined': 18, 'chargeback': 3}
- Account type counts: {'CASHOUT': 5, 'DSTV_PAYMENT': 9, 'MERCHPAY': 14, 'P2P_SEND': 38, 'CASHI
- IP/device reuse top: [('7800-7075', 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.