

Fraud Case Report — C6b13c9babd23

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Transaction

- txn_id: T278862842
- account_id: 7186-3401 (grade=C)
- type: CASHOUT
- status: reversed
- amount: 1168.56 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D31084
- ip_address: 98.107.6.134

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): 175.97
- Velocity proxy (15): 15
- Account status counts: {'reversed': 2, 'approved': 86, 'declined': 30, 'chargeback': 2}
- Account type counts: {'CASHOUT': 14, 'AIRTIME_RECHARGE': 11, 'P2P_SEND': 72, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7186-3401', 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.