

Fraud Case Report — C14daf55dd5a1

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Transaction

- txn_id: T377558618
- account_id: 7771-3631 (grade=D)
- type: CASHOUT
- status: declined
- amount: 1063.45 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D47872
- ip_address: 234.154.230.110

Decision

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

Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 140.7
- Velocity proxy (15): 15
- Account status counts: {'declined': 10, 'approved': 18, 'reversed': 2, 'chargeback': 1}
- Account type counts: {'CASHOUT': 2, 'P2P_SEND': 10, 'MERCHPAY': 10, 'CASHIN': 3, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7771-3631', 1)]

Rationale

- Risk CRITICAL (score=102).
- 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.