

Fraud Case Report — C1a1d7050fddc
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Transaction

- txn_id: T128191007
- account_id: 7776-3911 (grade=D)
- type: CASHOUT
- status: declined
- amount: 463.49 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D96203
- ip_address: 18.159.241.225

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: CRITICAL (score=89)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 173.51
- Velocity proxy (15): 15
- Account status counts: {'declined': 26, 'approved': 70, 'reversed': 3}
- Account type counts: {'CASHOUT': 12, 'P2P_SEND': 54, 'CASHIN': 7, 'DSTV_PAYMENT': 9, 'AIRTIME_PAYMENT': 1}
- IP/device reuse top: [('7776-3911', 1)]

Rationale

- Risk CRITICAL (score=89).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.