

Fraud Case Report — C53e69ad099f1
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Transaction

- txn_id: T521784418
- account_id: 7728-0284 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 1043.13 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D76519
- ip_address: 9.205.79.66

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
- Account avg amount (last 80): 205.51
- Velocity proxy (15): 15
- Account status counts: {'reversed': 3, 'declined': 10, 'approved': 20}
- Account type counts: {'CASHOUT': 4, 'CASHIN': 2, 'P2P_SEND': 18, 'DSTV_PAYMENT': 2, 'MERCHANTPAY': 1}
- IP/device reuse top: [('7728-0284', 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.