

Fraud Case Report — C689c22270547
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Transaction

- txid: T482410818
- account_id: 7185-8119 (grade=B)
- type: CASHOUT
- status: declined
- amount: 1197.27 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D52440
- ip_address: 220.46.149.251

Decision

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

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious S
- Account avg amount (last 80): 177.99
- Velocity proxy (15): 15
- Account status counts: {'declined': 11, 'approved': 52, 'reversed': 1}
- Account type counts: {'CASHOUT': 8, 'AIRTIME_RECHARGE': 12, 'DSTV_PAYMENT': 8, 'MERCHPAY': 1}
- IP/device reuse top: [('7185-8119', 1)]

Rationale

- Risk CRITICAL (score=87).
- 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.