

Fraud Case Report — C24a011bd7d4f
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Transaction

- txid: T949919714
- account_id: 7193-6447 (grade=C)
- type: CASHOUT
- status: reversed
- amount: 1159.29 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D73429
- ip_address: 52.129.98.143

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): 181.59
- Velocity proxy (15): 15
- Account status counts: {'reversed': 1, 'approved': 20, 'declined': 1}
- Account type counts: {'CASHOUT': 4, 'MERCHPAY': 2, 'AIRTIME_RECHARGE': 5, 'CASHIN': 3, 'DSTV_...'}
- IP/device reuse top: [('7193-6447', 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.