

Fraud Case Report — C25bde8f54f09
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Transaction

- txn_id: T442487243
- account_id: 7711-7458 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 688.42 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D91447
- ip_address: 249.46.26.113

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 163.37
- Velocity proxy (15): 15
- Account status counts: {'reversed': 6, 'approved': 32, 'declined': 12, 'chargeback': 1}
- Account type counts: {'CASHOUT': 6, 'CASHIN': 10, 'DSTV_PAYMENT': 3, 'AIRTIME_RECHARGE': 9, 'M
- IP/device reuse top: [('7711-7458', 1)]

Rationale

- Risk HIGH (score=69).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.