

Fraud Case Report — C5861703b48a1
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Transaction

- txn_id: T847252160
- account_id: 7774-2151 (grade=A)
- type: CASHOUT
- status: approved
- amount: 741.69 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D13553
- ip_address: 58.139.155.117

Decision

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

Evidence

- Risk level: HIGH (score=61)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >= 741.69 USD
- Account avg amount (last 80): 145.78
- Velocity proxy (15): 15
- Account status counts: {'approved': 20, 'reversed': 2, 'declined': 7}
- Account type counts: {'CASHOUT': 2, 'CASHIN': 6, 'DSTV_PAYMENT': 4, 'MERCHPAY': 2, 'P2P_SEND': 1}
- IP/device reuse top: [('7774-2151', 1)]

Rationale

- Risk HIGH (score=61).
- 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.