

Fraud Case Report — C328c6e539dc3
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Transaction

- txn_id: T542430976
- account_id: 7752-8289 (grade=B)
- type: CASHOUT
- status: declined
- amount: 929.69 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D60963
- ip_address: 11.188.53.100

Decision

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

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 287.41
- Velocity proxy (15): 12
- Account status counts: {'declined': 3, 'reversed': 2, 'approved': 7}
- Account type counts: {'CASHOUT': 2, 'P2P_SEND': 4, 'DSTV_PAYMENT': 1, 'AIRTIME_RECHARGE': 3, 'TOPUP': 1}
- IP/device reuse top: [('7752-8289', 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.