

Fraud Case Report — C4f9faf254571
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Transaction

- txn_id: T151857039
- account_id: 7787-2300 (grade=A)
- type: CASHOUT
- status: declined
- amount: 1006.59 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D35628
- ip_address: 175.1.97.139

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious S
- Account avg amount (last 80): 181.24
- Velocity proxy (15): 15
- Account status counts: {'declined': 27, 'approved': 39, 'chargeback': 4, 'reversed': 3}
- Account type counts: {'CASHOUT': 9, 'AIRTIME_RECHARGE': 9, 'CASHIN': 1, 'P2P_SEND': 46, 'MERCH
- IP/device reuse top: [('7787-2300', 1)]

Rationale

- Risk HIGH (score=82).
- 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.