

Fraud Case Report — Cd54d49a37c3b
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Transaction

- txn_id: T753468271
- account_id: 7116-4749 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 1008.51 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D73877
- ip_address: 28.22.183.12

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
- Account avg amount (last 80): 179.24
- Velocity proxy (15): 15
- Account status counts: {'reversed': 1, 'approved': 24, 'declined': 7}
- Account type counts: {'CASHOUT': 3, 'AIRTIME_RECHARGE': 5, 'MERCHPAY': 4, 'P2P_SEND': 17, 'CA
- IP/device reuse top: [('7116-4749', 1)]

Rationale

- Risk HIGH (score=82).
- 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.