

Fraud Case Report — C30c12353aeaa
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Transaction

- txn_id: T524765809
- account_id: 7724-5013 (grade=D)
- type: CASHOUT
- status: declined
- amount: 807.43 ZAR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D54950
- ip_address: 89.109.162.53

Decision

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

Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 145.82
- Velocity proxy (15): 15
- Account status counts: {'declined': 39, 'approved': 70, 'reversed': 1}
- Account type counts: {'CASHOUT': 10, 'AIRTIME_RECHARGE': 11, 'CASHIN': 9, 'DSTV_PAYMENT': 8, 'TOPUP': 5}
- IP/device reuse top: [('7724-5013', 1)]

Rationale

- Risk CRITICAL (score=102).
- 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.