

Fraud Case Report — C7851436c792e
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Transaction

- txn_id: T5bf63aea41
- account_id: 7724-4151 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 352.44 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7724000
- ip_address: 49.93.254.252

Decision

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

Evidence

- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >= 352.44 USD
- Account avg amount (last 80): 194.84
- Velocity proxy (15): 15
- Account status counts: {'approved': 18, 'declined': 1, 'reversed': 1}
- Account type counts: {'CASHOUT': 5, 'AIRTIME_RECHARGE': 3, 'P2P_SEND': 2, 'MERCHPAY': 4, 'CASHIN': 1}
- IP/device reuse top: [('7724-3937', 35), ('7724-2126', 35), ('7724-2391', 34), ('7724-7605', 28), ('7724-5342', 22)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.