

Fraud Case Report — C5dd9c8d6ba78

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Transaction

- txn_id: T20b9201daa
- account_id: 7116-7055 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 456.19 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D7116000
- ip_address: 10.0.139.169

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 >= 300
- Account avg amount (last 80): 179.35
- Velocity proxy (15): 15
- Account status counts: {'approved': 74, 'declined': 7, 'chargeback': 2, 'reversed': 4}
- Account type counts: {'CASHOUT': 18, 'P2P_SEND': 13, 'AIRTIME_RECHARGE': 13, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7116-6431', 89), ('7116-7055', 68)]

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.