Fraud Case Report — Cdf483a40ff0b
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Transaction
- txn_id: Taed17d82ae
- account_id: 7769-6000 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 484.22 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D7769000
- ip_address: 10.0.98.163

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 >=
- Account avg amount (last 80): 159.4
- Velocity proxy (15): 15
- Account status counts: {'approved': 106, 'reversed': 7, 'declined': 5, 'chargeback': 2}
- Account type counts: {'CASHOUT': 20, 'P2P_SEND': 19, 'DSTV_PAYMENT': 19, 'AIRTIME_RECHARGE
- IP/device reuse top: [('7769-6000', 134), ('7769-5317', 44), ('7769-8150', 22)]

Rationale
- Risk HIGH (score=66).
- 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.
- IP/device reuse pattern across multiple accounts is suspicious.