

## # Fraud Case Report — C0a63c671d83e

- Created: 2026-01-19T03:05:50.746156+00:00

### ## Transaction

- txn\_id: Tedb7db75a5
- account\_id: 7751-7516 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 419.81 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: NG (home=AE)
- device\_id: D7751000
- ip\_address: 10.0.44.111

### ## 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): 191.91
- Velocity proxy (15): 15
- Account status counts: {'approved': 28, 'declined': 2, 'reversed': 1}
- Account type counts: {'CASHOUT': 6, 'P2P\_SEND': 6, 'AIRTIME\_RECHARGE': 8, 'DSTV\_PAYMENT': 3, 'STATION\_PAYMENT': 1}
- IP/device reuse top: [('7751-7516', 18)]

### ## 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.