

Fraud Case Report — C1ffd515e7681

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Transaction

- txn_id: T1950192484
- account_id: 7735-7998 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 451.61 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7735000
- ip_address: 10.0.26.61

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): 178.48
- Velocity proxy (15): 15
- Account status counts: {'approved': 80, 'declined': 7, 'reversed': 2}
- Account type counts: {'CASHOUT': 12, 'AIRTIME_RECHARGE': 14, 'P2P_SEND': 16, 'CASHIN': 20, 'MERCHANT_PAYMENT': 1}
- IP/device reuse top: [('7735-7998', 70), ('7735-0079', 63), ('7735-3629', 54), ('7774-6232', 1)]

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.