

Fraud Case Report — Cf78d2960554d

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Transaction

- txn_id: T131339600750
- account_id: 7716-8244 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 845.74 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D51284
- ip_address: 13.105.253.250

Decision

- Decision: ****BLOCK****
- Recommended action: Block transaction + lock account + step-up verification

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 289.09
- Velocity proxy (15): 4
- Account status counts: {'reversed': 1, 'approved': 3}
- Account type counts: {'CASHOUT': 2, 'MERCHPAY': 1, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7716-8244', 1)]

Rationale

- Risk CRITICAL (score=87).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.