

Fraud Case Report — Cf2d1486e3aea
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Transaction

- txn_id: T361d8b10be
- account_id: 7712-5262 (grade=Medium-High Risk)
- type: CASHOUT
- status: declined
- amount: 260.76 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7712000
- ip_address: 10.0.57.120

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious S
- Account avg amount (last 80): 170.13
- Velocity proxy (15): 15
- Account status counts: {'declined': 10, 'approved': 74, 'reversed': 8, 'chargeback': 1}
- Account type counts: {'CASHOUT': 21, 'MERCHPAY': 18, 'AIRTIME_RECHARGE': 15, 'P2P_SEND': 14,
- IP/device reuse top: [('7712-5262', 71), ('7712-5312', 39), ('7712-8846', 38), ('7712-0724', 27), ('7712-650

Rationale

- Risk HIGH (score=62).
- 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.