

# Fraud Case Report — Cdfb853a364ba  
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#### ## Transaction

- txn\_id: T200678990
- account\_id: 7716-8466 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 1105.16 USD
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: GB (home=ZA)
- device\_id: D81141
- ip\_address: 81.59.56.5

#### ## Decision

- Decision: \*\*BLOCK\*\*
- Recommended action: High-confidence fraud: amount extremely above baseline

#### ## 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): 146.79
- Velocity proxy (15): 15
- Account status counts: {'reversed': 2, 'approved': 47, 'declined': 23, 'chargeback': 2}
- Account type counts: {'CASHOUT': 4, 'DSTV\_PAYMENT': 11, 'MERCHPAY': 10, 'P2P\_SEND': 32, 'CASHIN': 1}
- IP/device reuse top: [('7716-8466', 1)]

#### ## Rationale

- Risk CRITICAL (score=87).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.