

Fraud Case Report — C29d941e2a9ac
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Transaction

- txid: T52640f5eea
- account_id: 7755-2860 (grade=Low Risk)
- type: CASHOUT
- status: declined
- amount: 221.76 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7755000
- ip_address: 10.0.41.36

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
- Account avg amount (last 80): 87.81
- Velocity proxy (15): 14
- Account status counts: {'declined': 1, 'chargeback': 2, 'approved': 11}
- Account type counts: {'CASHOUT': 5, 'DSTV_PAYMENT': 3, 'AIRTIME_RECHARGE': 4, 'CASHIN': 1, 'M': 1}
- IP/device reuse top: [('7755-1121', 66), ('7755-5337', 58), ('7755-3985', 46), ('7755-2860', 11), ('7755-961', 10)]

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.