

Fraud Case Report — C33943752c117

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Transaction

- txn_id: T3d833c3065
- account_id: 7157-9620 (grade=Medium-Low Risk)
- type: CASHOUT
- status: declined
- amount: 103.04 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D7157000
- ip_address: 189.243.77.245

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): 123.55
- Velocity proxy (15): 15
- Account status counts: {'declined': 8, 'approved': 107, 'reversed': 4, 'chargeback': 1}
- Account type counts: {'CASHOUT': 21, 'AIRTIME_RECHARGE': 30, 'CASHIN': 18, 'DSTV_PAYMENT': 1
- IP/device reuse top: [('7157-9620', 122)]

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.