

# Fraud Case Report — C5f2f308b6e4c  
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## ## Transaction

- txn\_id: Te836bfcaa0
  - account\_id: 7723-8617 (grade=High Risk)
  - type: CASHOUT
  - status: declined
  - amount: 327.53 USD
  - merchant: Agent Cashout (mcc=6011)
  - channel: card\_not\_present
  - country: AE (home=ZA)
  - device\_id: D7723000
  - ip\_address: 10.0.30.12

## ## Decision

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

## ## Evidence

- Risk level: HIGH (score=74)
  - Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious S...
  - Account avg amount (last 80): 155.33
  - Velocity proxy (15): 15
  - Account status counts: {'declined': 1, 'reversed': 1, 'approved': 30}
  - Account type counts: {'CASHOUT': 7, 'CASHIN': 4, 'P2P\_SEND': 5, 'DSTV\_PAYMENT': 7, 'AIRTIME\_RE...
  - IP/device reuse top: [('7723-3695', 74), ('7723-3509', 34), ('7723-9448', 26), ('7723-8617', 24), ('7723-621...

## ## Rationale

- Risk HIGH (score=74).
  - 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.