

Fraud Case Report — Cbd00433dbb71
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Transaction

- txn_id: T5014b86437
- account_id: 7758-3908 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 336.91 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D95261
- ip_address: 10.0.57.113

Decision

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

Evidence

- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >= 300
- Account avg amount (last 80): 163.71
- Velocity proxy (15): 15
- Account status counts: {'approved': 64, 'declined': 8, 'reversed': 1}
- Account type counts: {'CASHOUT': 13, 'AIRTIME_RECHARGE': 13, 'MERCHPAY': 13, 'CASHIN': 13, 'DS': 13}
- IP/device reuse top: [('7758-3908', 1), ('7785-4013', 1), ('7113-9133', 1)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.