Fraud Case Report — Ceb1883825b9f
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Transaction
- txn_id: T6403480793
- account_id: 7782-4247 (grade=Low Risk)
- type: CASHOUT
- status: declined
- amount: 218.08 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=US)
- device_id: D16056
- ip_address: 55.223.15.102

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): 248.5
- Velocity proxy (15): 12
- Account status counts: {'declined': 3, 'approved': 9}
- Account type counts: {'CASHOUT': 2, 'CASHIN': 2, 'DSTV_PAYMENT': 2, 'AIRTIME_RECHARGE': 2, 'P2
- IP/device reuse top: [('7782-4247', 1)]

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.