

Fraud Case Report — C6ad0b9adffa5
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Transaction

- txn_id: T722751000287
- account_id: 7150-2417 (grade=C)
- type: CASHIN
- status: declined
- amount: 743.49 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: NG (home=US)
- device_id: D24447
- ip_address: 218.46.95.2

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 282.38
- Velocity proxy (15): 12
- Account status counts: {'declined': 2, 'approved': 9, 'reversed': 1}
- Account type counts: {'CASHIN': 2, 'CASHOUT': 7, 'MERCHPAY': 1, 'P2P_SEND': 1, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7150-2417', 1), ('7739-7724', 1)]

Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.