

Fraud Case Report — C078f6caeda5a
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Transaction

- txn_id: T700175442
- account_id: 7771-5819 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 896.35 EUR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D41549
- ip_address: 135.14.134.226

Decision

- Decision: **BLOCK**
- Recommended action: Block transaction + lock account + step-up verification

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious S
- Account avg amount (last 80): 395.22
- Velocity proxy (15): 6
- Account status counts: {'reversed': 2, 'approved': 3, 'declined': 1}
- Account type counts: {'CASHOUT': 2, 'CASHIN': 2, 'P2P_SEND': 1, 'MERCHPAY': 1}
- IP/device reuse top: [('7771-5819', 1)]

Rationale

- Risk CRITICAL (score=87).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.