Fraud Case Report — C4304e3bc0b81
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Transaction
- txn_id: Tb32520ef5f
- account_id: 7731-4924 (grade=Medium Risk)
- type: CASHOUT
- status: approved
- amount: 372.57 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=US)
- device_id: D7731000
- ip_address: 134.135.153.88

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 >=
- Account avg amount (last 80): 139.63
- Velocity proxy (15): 15
- Account status counts: {'approved': 110, 'reversed': 2, 'declined': 6, 'chargeback': 2}
- Account type counts: {'CASHOUT': 18, 'DSTV_PAYMENT': 27, 'AIRTIME_RECHARGE': 21, 'P2P_SEND
- IP/device reuse top: [('7731-4924', 90), ('7731-7405', 89), ('7731-1722', 8), ('7731-3348', 7), ('7731-4835',

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.
- IP/device reuse pattern across multiple accounts is suspicious.