

# Fraud Case Report — C82eb41a012dc  
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#### ## Transaction

- txn\_id: T1f4f302a49
- account\_id: 7727-0200 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 316.65 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: NG (home=AE)
- device\_id: D7727000
- ip\_address: 10.0.83.92

#### ## 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 >= 316.65 USD
- Account avg amount (last 80): 133.29
- Velocity proxy (15): 15
- Account status counts: {'approved': 104, 'reversed': 5, 'declined': 8, 'chargeback': 3}
- Account type counts: {'CASHOUT': 23, 'CASHIN': 15, 'P2P\_SEND': 14, 'DSTV\_PAYMENT': 24, 'AIRTIME\_RECHARGE': 10}
- IP/device reuse top: [('7727-0200', 83), ('7727-2999', 83), ('7727-7743', 22), ('7727-5810', 12)]

#### ## 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.