

Fraud Case Report — C33483ed4fd82

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Transaction

- txn_id: T6d67c71f2f
- account_id: 7782-5679 (grade=Medium-High Risk)
- type: CASHOUT
- status: approved
- amount: 353.64 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=AE)
- device_id: D7782000
- ip_address: 6.224.180.29

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 >= 300
- Account avg amount (last 80): 202.23
- Velocity proxy (15): 15
- Account status counts: {'approved': 21, 'chargeback': 1, 'declined': 2}
- Account type counts: {'CASHOUT': 3, 'P2P_SEND': 6, 'AIRTIME_RECHARGE': 5, 'CASHIN': 4, 'DSTV_PAYMENTS': 1}
- IP/device reuse top: [('7782-7715', 53), ('7782-9638', 28), ('7782-4247', 25), ('7782-5679', 19)]

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.