Fraud Case Report — C0c930c74a81a
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Transaction
- txn_id: T19ab783bdb
- account_id: 7772-9208 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 417.33 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7772000
- ip_address: 10.0.177.242

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): 177.69
- Velocity proxy (15): 15
- Account status counts: {'approved': 29, 'declined': 6}
- Account type counts: {'CASHOUT': 9, 'CASHIN': 4, 'AIRTIME_RECHARGE': 7, 'P2P_SEND': 4, 'MERCHI
- IP/device reuse top: [('7772-1951', 36), ('7772-0005', 32), ('7772-6624', 27), ('7772-3643', 24), ('7772-920

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.