

## # Fraud Case Report — Cd283bcefd830

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### ## Transaction

- txn\_id: T593882594
- account\_id: 7784-1328 (grade=B)
- type: CASHOUT
- status: declined
- amount: 934.54 EUR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: GB (home=ZA)
- device\_id: D76114
- ip\_address: 239.158.202.21

### ## Decision

- Decision: **\*\*BLOCK\*\***
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

### ## 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): 245.19
- Velocity proxy (15): 15
- Account status counts: {'declined': 12, 'approved': 18, 'reversed': 2, 'chargeback': 2}
- Account type counts: {'CASHOUT': 2, 'P2P\_SEND': 19, 'MERCHPAY': 6, 'CASHIN': 2, 'DSTV\_PAYMENT
- IP/device reuse top: [('7784-1328', 1)]

### ## Rationale

- Risk CRITICAL (score=87).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.