

Fraud Case Report — C4710e22a0bee
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Transaction

- txid: T34d73797c4
- account_id: 7735-2441 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 343.24 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7735000
- ip_address: 10.0.89.229

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 >= 343.24 USD
- Account avg amount (last 80): 144.0
- Velocity proxy (15): 15
- Account status counts: {'approved': 108, 'chargeback': 3, 'reversed': 7, 'declined': 2}
- Account type counts: {'CASHOUT': 21, 'P2P_SEND': 19, 'AIRTIME_RECHARGE': 20, 'CASHIN': 26, 'DST': 10}
- IP/device reuse top: [('7735-2441', 106), ('7735-3629', 29), ('7735-6812', 27), ('7735-7998', 20), ('7735-0000', 15)]

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.