Fraud Case Report — C6c72b223c0cf
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Transaction
- txn_id: T918742372
- account_id: 7729-4643 (grade=B)
- type: CASHOUT
- status: approved
- amount: 868.41 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D33414
- ip_address: 71.243.148.33

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

Evidence
- Risk level: HIGH (score=79)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, High amount
- Account avg amount (last 80): 187.62
- Velocity proxy (15): 15
- Account status counts: {'approved': 39, 'reversed': 3, 'declined': 18}
- Account type counts: {'CASHOUT': 8, 'CASHIN': 4, 'AIRTIME_RECHARGE': 5, 'DSTV_PAYMENT': 3, 'P2
- IP/device reuse top: [('7729-4643', 1)]

Rationale
- Risk HIGH (score=79).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.