

Fraud Case Report — C871b5d549fd3
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Transaction

- txn_id: T1191c8c0f1
- account_id: 7765-5938 (grade=Low Risk)
- type: CASHOUT
- status: declined
- amount: 259.28 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=US)
- device_id: D76357
- ip_address: 10.0.63.215

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 166.53
- Velocity proxy (15): 15
- Account status counts: {'declined': 4, 'approved': 64, 'reversed': 7}
- Account type counts: {'CASHOUT': 9, 'DSTV_PAYMENT': 15, 'AIRTIME_RECHARGE': 13, 'CASHIN': 14}
- IP/device reuse top: [('7765-5938', 1), ('7768-0821', 1), ('7712-6506', 1)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.