Fraud Case Report — C0e468728fe90
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Transaction
- txn_id: T294215114
- account_id: 7139-5992 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 1067.23 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D78451
- ip_address: 25.244.97.194

Decision
- Decision: **BLOCK**
- Recommended action: High-confidence fraud: amount extremely above baseline

Evidence
- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 141.41
- Velocity proxy (15): 15
- Account status counts: {'reversed': 1, 'approved': 23, 'declined': 8}
- Account type counts: {'CASHOUT': 3, 'MERCHPAY': 5, 'AIRTIME_RECHARGE': 5, 'CASHIN': 3, 'DSTV_
- IP/device reuse top: [('7139-5992', 1)]

Rationale
- Risk HIGH (score=82).
- 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.