

## # Fraud Case Report — Ca5f1d244fce4

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### ## Transaction

- txn\_id: T4751edf53b
- account\_id: 7732-3229 (grade=Medium Risk)
- type: CASHOUT
- status: reversed
- amount: 108.16 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: NG (home=ZW)
- device\_id: D7732000
- ip\_address: 171.209.86.147

### ## 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 s
- Account avg amount (last 80): 204.68
- Velocity proxy (15): 15
- Account status counts: {'reversed': 1, 'approved': 66, 'chargeback': 2, 'declined': 3}
- Account type counts: {'CASHOUT': 12, 'MERCHPAY': 14, 'CASHIN': 10, 'AIRTIME\_RECHARGE': 8, 'P2P': 1}
- IP/device reuse top: [('7732-3229', 56), ('7732-4722', 38)]

### ## 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.
- IP/device reuse pattern across multiple accounts is suspicious.