

Fraud Case Report — Cd67cc470dde5
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Transaction

- txn_id: T9ff21c95cf
- account_id: 7721-1633 (grade=Medium-Low Risk)
- type: CASHOUT
- status: declined
- amount: 49.96 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D63211
- ip_address: 10.0.112.193

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): 213.68
- Velocity proxy (15): 15
- Account status counts: {'declined': 3, 'approved': 18, 'reversed': 1}
- Account type counts: {'CASHOUT': 4, 'CASHIN': 3, 'DSTV_PAYMENT': 2, 'P2P_SEND': 5, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7721-1633', 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.