

Fraud Case Report — C47e93bd7af2
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Transaction

- txn_id: T147413428
- account_id: 7752-8289 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 263.48 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D45080
- ip_address: 81.170.229.43

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): 192.73
- Velocity proxy (15): 15
- Account status counts: {'reversed': 4, 'chargeback': 1, 'approved': 29, 'declined': 10}
- Account type counts: {'CASHOUT': 7, 'MERCHPAY': 2, 'AIRTIME_RECHARGE': 4, 'P2P_SEND': 28, 'CA
- IP/device reuse top: [('7752-8289', 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.