Fraud Case Report — C5e6b098a31f5
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Transaction
- txn_id: Tc366cfce3d
- account_id: 7113-2572 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 386.04 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7113000
- ip_address: 83.79.54.246

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

Evidence
- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >=
- Account avg amount (last 80): 127.68
- Velocity proxy (15): 15
- Account status counts: {'approved': 28, 'reversed': 1}
- Account type counts: {'CASHOUT': 6, 'CASHIN': 5, 'MERCHPAY': 6, 'AIRTIME_RECHARGE': 5, 'DSTV_
- IP/device reuse top: [('7113-2572', 19)]

Rationale
- Risk HIGH (score=66).
- 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.
- IP/device reuse pattern across multiple accounts is suspicious.