Fraud Case Report — C8a72d6d5b783
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Transaction
- txn_id: T5b745dbced
- account_id: 7751-6630 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 491.98 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=US)
- device_id: D7751000
- ip_address: 10.0.43.161

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): 157.91
- Velocity proxy (15): 15
- Account status counts: {'approved': 110, 'reversed': 3, 'declined': 7}
- Account type counts: {'CASHOUT': 17, 'MERCHPAY': 26, 'AIRTIME_RECHARGE': 20, 'DSTV_PAYMEN'
- IP/device reuse top: [('7751-6630', 132), ('7751-7516', 21), ('7751-9981', 10), ('7719-6190', 1)]

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.