

Fraud Case Report — C50dfea8ef7f2
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Transaction

- txn_id: Tb56469f44d
- account_id: 7838-9105 (grade=Medium-High Risk)
- type: CASHOUT
- status: approved
- amount: 356.54 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7838000
- ip_address: 247.229.117.132

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 >= 356.54 USD
- Account avg amount (last 80): 168.74
- Velocity proxy (15): 15
- Account status counts: {'approved': 34, 'chargeback': 2, 'reversed': 1, 'declined': 1}
- Account type counts: {'CASHOUT': 6, 'CASHIN': 4, 'DSTV_PAYMENT': 6, 'AIRTIME_RECHARGE': 5, 'P2P_TRANSFER': 2}
- IP/device reuse top: [('7838-4961', 81), ('7838-9105', 28), ('7838-0127', 25)]

Rationale

- Risk HIGH (score=66).
- 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.