Fraud Case Report — C1a075d35dd42
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Transaction
- txn_id: T7e6b4f0ac4
- account_id: 7772-0005 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 396.8 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D7772000
- ip_address: 10.0.120.64

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): 126.23
- Velocity proxy (15): 15
- Account status counts: {'approved': 37, 'declined': 4, 'chargeback': 1}
- Account type counts: {'CASHOUT': 7, 'CASHIN': 8, 'DSTV_PAYMENT': 6, 'AIRTIME_RECHARGE': 8, 'MI
- IP/device reuse top: [('7772-9823', 70), ('7772-5881', 45), ('7772-0005', 32), ('7772-3643', 30)]

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.