

Fraud Case Report — C6b1b26b686fd
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Transaction

- txn_id: T313345561
- account_id: 7771-5819 (grade=B)
- type: CASHOUT
- status: approved
- amount: 744.55 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D29878
- ip_address: 82.119.217.114

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 >= 3x
- Account avg amount (last 80): 183.28
- Velocity proxy (15): 15
- Account status counts: {'approved': 46, 'reversed': 6, 'chargeback': 4, 'declined': 9}
- Account type counts: {'CASHOUT': 8, 'AIRTIME_RECHARGE': 13, 'DSTV_PAYMENT': 6, 'MERCHPAY': 1}
- IP/device reuse top: [('7771-5819', 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.