

Fraud Case Report — C40359bced03f

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Transaction

- txn_id: Ta0cac490e8
- account_id: 7720-4042 (grade=Low Risk)
- type: CASHOUT
- status: reversed
- amount: 329.98 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D7720000
- ip_address: 10.0.91.65

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 183.76
- Velocity proxy (15): 15
- Account status counts: {'reversed': 1, 'approved': 16}
- Account type counts: {'CASHOUT': 6, 'CASHIN': 4, 'MERCHPAY': 1, 'AIRTIME_RECHARGE': 4, 'DSTV_'
- IP/device reuse top: [('7720-8197', 103), ('7720-1675', 22), ('7720-4042', 14), ('7720-9971', 13)]

Rationale

- Risk HIGH (score=74).
- 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.