

# Fraud Case Report — C851fab9815ce  
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#### ## Transaction

- txn\_id: T202b518adb
- account\_id: 7755-2860 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 344.58 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: NG (home=ZA)
- device\_id: D7755000
- ip\_address: 7.127.123.241

#### ## 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 >= 344.58 USD
- Account avg amount (last 80): 122.67
- Velocity proxy (15): 15
- Account status counts: {'approved': 50, 'declined': 4, 'reversed': 3, 'chargeback': 2}
- Account type counts: {'CASHOUT': 16, 'CASHIN': 7, 'MERCHPAY': 7, 'DSTV\_PAYMENT': 15, 'AIRTIME\_PAYMENT': 15}
- IP/device reuse top: [('7755-2860', 51), ('7755-4773', 34), ('7755-9619', 34), ('7755-1121', 33), ('7755-5333', 33)]

#### ## 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.