

Fraud Case Report — C417441c38ae9
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Transaction

- txn_id: Tb7ccb8ab20
- account_id: 7778-0525 (grade=Medium-High Risk)
- type: CASHOUT
- status: reversed
- amount: 107.37 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=US)
- device_id: D72635
- ip_address: 10.0.5.79

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 129.91
- Velocity proxy (15): 15
- Account status counts: {'reversed': 2, 'declined': 6, 'approved': 41, 'chargeback': 2}
- Account type counts: {'CASHOUT': 6, 'CASHIN': 9, 'MERCHPAY': 10, 'DSTV_PAYMENT': 16, 'AIRTIME_
- IP/device reuse top: [('7778-0525', 1)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.