

Fraud Case Report — C5a3b90636d77

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Transaction

- txn_id: T25fa6bd995
- account_id: 7813-2623 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 374.89 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D7813000
- ip_address: 53.103.93.51

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 >= 300
- Account avg amount (last 80): 196.86
- Velocity proxy (15): 15
- Account status counts: {'approved': 73, 'reversed': 1, 'declined': 2}
- Account type counts: {'CASHOUT': 16, 'DSTV_PAYMENT': 11, 'MERCHPAY': 19, 'P2P_SEND': 12, 'AIRTEL_ONE': 1}
- IP/device reuse top: [('7813-2623', 53)]

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.