

# Fraud Case Report — Cae574a4a58c9  
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#### ## Transaction

- txn\_id: T108932283
- account\_id: 7713-4195 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 632.11 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: NG (home=ZA)
- device\_id: D70763
- ip\_address: 11.8.103.249

#### ## 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
- Account avg amount (last 80): 127.62
- Velocity proxy (15): 15
- Account status counts: {'reversed': 1, 'approved': 18, 'chargeback': 1, 'declined': 2}
- Account type counts: {'CASHOUT': 3, 'MERCHPAY': 5, 'CASHIN': 3, 'AIRTIME\_RECHARGE': 8, 'DSTV\_...'}
- IP/device reuse top: [('7713-4195', 1)]

#### ## Rationale

- Risk HIGH (score=74).
- 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.