

Fraud Case Report — C5a35de576e5b
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Transaction

- txn_id: T357217e4d9
- account_id: 7721-9242 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 411.19 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7721000
- ip_address: 10.0.106.110

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): 149.09
- Velocity proxy (15): 15
- Account status counts: {'approved': 42, 'declined': 3, 'reversed': 1}
- Account type counts: {'CASHOUT': 5, 'DSTV_PAYMENT': 10, 'CASHIN': 8, 'MERCHPAY': 9, 'P2P_SEND': 1}
- IP/device reuse top: [('7721-1633', 46), ('7721-1373', 44), ('7721-7433', 40), ('7721-9242', 37), ('7721-475', 35)]

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.