

Fraud Case Report — Ceac9f8930496
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Transaction

- txn_id: T241a10f50b
- account_id: 7154-5922 (grade=Medium-Low Risk)
- type: CASHOUT
- status: reversed
- amount: 87.67 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D73366
- ip_address: 10.0.139.202

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): 141.48
- Velocity proxy (15): 15
- Account status counts: {'reversed': 7, 'approved': 103, 'chargeback': 1, 'declined': 9}
- Account type counts: {'CASHOUT': 25, 'DSTV_PAYMENT': 19, 'AIRTIME_RECHARGE': 23, 'MERCHPA'}
- IP/device reuse top: [('7154-5922', 1), ('7177-8571', 1), ('7784-1294', 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.