

## # Fraud Case Report — C0c6791927266

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### ## Transaction

- txn\_id: T321485335
- account\_id: 7777-1484 (grade=B)
- type: CASHOUT
- status: approved
- amount: 479.27 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: US (home=ZA)
- device\_id: D7777000
- ip\_address: 144.134.59.95

### ## 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 >= 3
- Account avg amount (last 80): 165.45
- Velocity proxy (15): 15
- Account status counts: {'approved': 33, 'declined': 16, 'reversed': 1}
- Account type counts: {'CASHOUT': 6, 'MERCHPAY': 6, 'AIRTIME\_RECHARGE': 4, 'DSTV\_PAYMENT': 2}
- IP/device reuse top: [('7777-1484', 44)]

### ## 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.