

Fraud Case Report — C0e3a0582f0f3
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Transaction

- txn_id: T895397055
- account_id: 7782-6598 (grade=C)
- type: CASHOUT
- status: declined
- amount: 1091.43 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D77541
- ip_address: 221.145.34.113

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 204.94
- Velocity proxy (15): 15
- Account status counts: {'declined': 16, 'approved': 41, 'chargeback': 1}
- Account type counts: {'CASHOUT': 7, 'P2P_SEND': 31, 'DSTV_PAYMENT': 5, 'MERCHPAY': 6, 'CASHIN': 1}
- IP/device reuse top: [('7782-6598', 1)]

Rationale

- Risk CRITICAL (score=95).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.