

Fraud Case Report — C8ec1d8d24aac
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Transaction

- txn_id: T397239455
- account_id: 7752-8289 (grade=B)
- type: CASHOUT
- status: approved
- amount: 418.02 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D58013
- ip_address: 204.169.236.214

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 >= 400, Account avg amount (last 80): 213.53
- Account avg amount (last 80): 213.53
- Velocity proxy (15): 15
- Account status counts: {'approved': 17, 'reversed': 3, 'declined': 9}
- Account type counts: {'CASHOUT': 4, 'P2P_SEND': 19, 'DSTV_PAYMENT': 1, 'AIRTIME_RECHARGE': 3}
- IP/device reuse top: [('7752-8289', 1)]

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.