

Fraud Case Report — C01bd7a84adcf
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Transaction

- txn_id: T5ed8eae303
- account_id: 7755-9619 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 487.43 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D7755000
- ip_address: 10.0.121.226

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 >= 487.43 USD
- Account avg amount (last 80): 158.97
- Velocity proxy (15): 15
- Account status counts: {'approved': 103, 'declined': 8, 'reversed': 7, 'chargeback': 2}
- Account type counts: {'CASHOUT': 21, 'AIRTIME_RECHARGE': 20, 'DSTV_PAYMENT': 26, 'CASHIN': 20}
- IP/device reuse top: [('7755-4773', 70), ('7755-9619', 66), ('7755-2860', 64)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- 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.