

Fraud Case Report — Cd492aef6dd8
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Transaction

- txn_id: T73bebc9498
- account_id: 7104-1882 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 343.03 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7104000
- ip_address: 149.147.120.199

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 >= 343.03 USD
- Account avg amount (last 80): 137.3
- Velocity proxy (15): 15
- Account status counts: {'approved': 68, 'declined': 4, 'reversed': 2}
- Account type counts: {'CASHOUT': 13, 'MERCHPAY': 10, 'CASHIN': 15, 'P2P_SEND': 13, 'AIRTIME_RECV': 10}
- IP/device reuse top: [('7104-1882', 53)]

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.