

Fraud Case Report — Cb88950172759
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Transaction

- txn_id: T678ea4601b
- account_id: 7786-1359 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 353.92 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D96278
- ip_address: 10.0.96.21

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 >= 353.92 USD
- Account avg amount (last 80): 134.21
- Velocity proxy (15): 15
- Account status counts: {'approved': 108, 'declined': 7, 'reversed': 4, 'chargeback': 1}
- Account type counts: {'CASHOUT': 28, 'DSTV_PAYMENT': 30, 'P2P_SEND': 15, 'AIRTIME_RECHARGE': 10}
- IP/device reuse top: [('7786-1359', 1), ('7774-6210', 1), ('7723-5292', 1), ('7780-4024', 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.