Fraud Case Report — Cfbfac1a8d80b
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Transaction
- txn_id: T0d78c735ef
- account_id: 7157-9620 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 307.1 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=AE)
- device_id: D7157000
- ip_address: 10.0.87.98

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 >=
- Account avg amount (last 80): 139.87
- Velocity proxy (15): 15
- Account status counts: {'approved': 66, 'declined': 3, 'reversed': 4, 'chargeback': 1}
- Account type counts: {'CASHOUT': 11, 'MERCHPAY': 13, 'DSTV_PAYMENT': 11, 'CASHIN': 15, 'AIRTIM
- IP/device reuse top: [('7157-9620', 54), ('7735-2441', 1), ('7766-5303', 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.
- IP/device reuse pattern across multiple accounts is suspicious.