

Fraud Case Report — C3845fbbc0382
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Transaction

- txn_id: T9a324f8cf8
- account_id: 7752-6524 (grade=Medium Risk)
- type: CASHOUT
- status: approved
- amount: 412.83 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7752000
- ip_address: 72.129.211.241

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): 185.33
- Velocity proxy (15): 15
- Account status counts: {'approved': 25, 'declined': 1, 'reversed': 2}
- Account type counts: {'CASHOUT': 4, 'AIRTIME_RECHARGE': 6, 'DSTV_PAYMENT': 5, 'MERCHPAY': 5}
- IP/device reuse top: [('7752-0942', 57), ('7752-1339', 47), ('7752-6524', 21)]

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.