Fraud Case Report — C3be4ba503da0
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Transaction
- txn_id: T1b38a583fe
- account_id: 7730-6970 (grade=Medium Risk)
- type: CASHOUT
- status: approved
- amount: 411.03 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D84205
- ip_address: 120.100.97.177

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): 231.5
- Velocity proxy (15): 15
- Account status counts: {'approved': 25, 'declined': 2}
- Account type counts: {'CASHOUT': 6, 'DSTV_PAYMENT': 5, 'MERCHPAY': 5, 'AIRTIME_RECHARGE': 5
- IP/device reuse top: [('7730-6970', 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.