

## # Fraud Case Report — C5f2f308b6e4c

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### ## Transaction

- txn\_id: Te836bfcaa0
- account\_id: 7723-8617 (grade=High Risk)
- type: CASHOUT
- status: declined
- amount: 327.53 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: AE (home=ZA)
- device\_id: D7723000
- ip\_address: 10.0.30.12

### ## Decision

- Decision: **\*\*BLOCK\*\***
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

### ## Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 155.33
- Velocity proxy (15): 15
- Account status counts: {'declined': 1, 'reversed': 1, 'approved': 30}
- Account type counts: {'CASHOUT': 7, 'CASHIN': 4, 'P2P\_SEND': 5, 'DSTV\_PAYMENT': 7, 'AIRTIME\_RE
- IP/device reuse top: [('7723-3695', 74), ('7723-3509', 34), ('7723-9448', 26), ('7723-8617', 24), ('7723-621

### ## Rationale

- Risk HIGH (score=74).
- 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.