

Fraud Case Report — Cb50d540da560
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Transaction

- txn_id: T852631253
- account_id: 7855-8748 (grade=B)
- type: CASHOUT
- status: approved
- amount: 590.89 EUR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D74962
- ip_address: 30.59.26.166

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 >= 590.89 EUR
- Account avg amount (last 80): 190.58
- Velocity proxy (15): 15
- Account status counts: {'approved': 72, 'reversed': 3, 'chargeback': 3, 'declined': 31}
- Account type counts: {'CASHOUT': 10, 'MERCHPAY': 14, 'CASHIN': 6, 'P2P_SEND': 63, 'AIRTIME_RECV': 1}
- IP/device reuse top: [('7855-8748', 1)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.