

## # Fraud Case Report — Cf6d3de410370

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### ## Transaction

- txn\_id: T9bfe0c7214
- account\_id: 7194-5637 (grade=Medium-High Risk)
- type: CASHOUT
- status: approved
- amount: 355.39 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: US (home=ZA)
- device\_id: D7194000
- ip\_address: 38.69.236.171

### ## 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 >= 300
- Account avg amount (last 80): 139.96
- Velocity proxy (15): 15
- Account status counts: {'approved': 63, 'reversed': 3}
- Account type counts: {'CASHOUT': 8, 'MERCHPAY': 17, 'DSTV\_PAYMENT': 11, 'P2P\_SEND': 9, 'AIRTIME\_PAYMENT': 1}
- IP/device reuse top: [('7194-5637', 52)]

### ## 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.