Fraud Case Report — C59a0be8deec4
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Transaction
- txn_id: Tbd33f7b49f
- account_id: 7884-6689 (grade=Medium-Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 489.15 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=US)
- device_id: D7884000
- ip_address: 71.100.221.128

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

Evidence
- Risk level: CRITICAL (score=101)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Fraud-confir
- Account avg amount (last 80): 239.01
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 45, 'declined': 3}
- Account type counts: {'CASHOUT': 13, 'MERCHPAY': 8, 'CASHIN': 6, 'P2P_SEND': 13, 'DSTV_PAYMEN
- IP/device reuse top: [('7884-6689', 33)]

Rationale
- Risk CRITICAL (score=101).
- 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.
- Chargeback observed (strong fraud confirmation signal).