Fraud Case Report — C9ba1cbe46930
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Transaction
- txn_id: T127468836f
- account_id: 7720-7492 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 412.66 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=US)
- device_id: D7720000
- ip_address: 10.0.199.27

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): 180.76
- Velocity proxy (15): 15
- Account status counts: {'approved': 77, 'reversed': 4, 'declined': 8, 'chargeback': 1}
- Account type counts: {'CASHOUT': 17, 'MERCHPAY': 14, 'AIRTIME_RECHARGE': 16, 'DSTV_PAYMEN
- IP/device reuse top: [('7720-7492', 69), ('7720-8197', 47), ('7720-9971', 33), ('7720-4042', 29), ('7720-167

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.