

Fraud Case Report — C901867c9fab9

- Created: 2026-01-19T04:52:59.191138+00:00

Transaction

- txn_id: Tb60e0fc77c
- account_id: 7128-7366 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 423.2 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=AE)
- device_id: D7128000
- ip_address: 10.0.51.106

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): 175.73
- Velocity proxy (15): 15
- Account status counts: {'approved': 107, 'chargeback': 1, 'declined': 9, 'reversed': 2}
- Account type counts: {'CASHOUT': 28, 'AIRTIME_RECHARGE': 15, 'MERCHPAY': 16, 'P2P_SEND': 26, 'P2P_RECEIVE': 1}
- IP/device reuse top: [('7128-7366', 81)]

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.