

Fraud Case Report — Ca50917896715
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Transaction

- txn_id: T7f04254305
- account_id: 7766-0871 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 443.18 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=US)
- device_id: D7766000
- ip_address: 61.65.55.134

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 >= 443.18 USD
- Account avg amount (last 80): 193.6
- Velocity proxy (15): 15
- Account status counts: {'approved': 22, 'reversed': 1, 'declined': 2}
- Account type counts: {'CASHOUT': 6, 'CASHIN': 5, 'MERCHPAY': 3, 'P2P_SEND': 6, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7766-6990', 68), ('7766-5383', 57), ('7766-0871', 17)]

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.