

Fraud Case Report — Cc1bfb4e3639

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Transaction

- txn_id: T602dd2fda1
- account_id: 7765-5938 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 388.13 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=US)
- device_id: D7765000
- ip_address: 10.0.140.174

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): 157.63
- Velocity proxy (15): 15
- Account status counts: {'approved': 97, 'declined': 7, 'reversed': 7}
- Account type counts: {'CASHOUT': 14, 'DSTV_PAYMENT': 21, 'MERCHPAY': 16, 'P2P_SEND': 23, 'CAS
- IP/device reuse top: [('7765-5938', 91), ('7765-1653', 37), ('7765-3120', 36), ('7765-7009', 36)]

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.