

Fraud Case Report — C871e121eb530

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Transaction

- txn_id: T99530816dd
- account_id: 7755-9619 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 490.66 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=US)
- device_id: D7755000
- ip_address: 10.0.187.211

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 >= 3x
- Account avg amount (last 80): 145.08
- Velocity proxy (15): 15
- Account status counts: {'approved': 76, 'reversed': 5, 'declined': 5, 'chargeback': 1}
- Account type counts: {'CASHOUT': 14, 'MERCHPAY': 10, 'CASHIN': 15, 'AIRTIME_RECHARGE': 12, 'DS': 1}
- IP/device reuse top: [('7755-2860', 81), ('7755-9619', 61), ('7755-4773', 58)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- 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.