

Fraud Case Report — Cb59e9a16aaef
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Transaction

- txn_id: T4102ee57ca
- account_id: 7733-1097 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 411.39 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D71772
- ip_address: 234.144.151.187

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 >= 400
- Account avg amount (last 80): 168.64
- Velocity proxy (15): 15
- Account status counts: {'approved': 45, 'declined': 2, 'reversed': 5, 'chargeback': 1}
- Account type counts: {'CASHOUT': 6, 'AIRTIME_RECHARGE': 9, 'MERCHPAY': 10, 'CASHIN': 9, 'P2P_TRANSFER': 1}
- IP/device reuse top: [('7733-1097', 1)]

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.