

Fraud Case Report — C3f175831458b
- Created: 2026-01-19T00:27:53.044207+00:00

Transaction

- txn_id: T1eefd876ab
- account_id: 7713-4830 (grade=Medium Risk)
- type: CASHOUT
- status: reversed
- amount: 254.96 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=AE)
- device_id: D7713000
- ip_address: 10.0.144.14

Decision

- Decision: ****BLOCK****
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 171.94
- Velocity proxy (15): 15
- Account status counts: {'reversed': 2, 'approved': 33, 'declined': 2}
- Account type counts: {'CASHOUT': 7, 'DSTV_PAYMENT': 9, 'AIRTIME_RECHARGE': 5, 'P2P_SEND': 6,
- IP/device reuse top: [('7713-4830', 31), ('7713-3570', 18)]

Rationale

- Risk HIGH (score=62).
- 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.