

Fraud Case Report — Cbb143ac99b6c
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Transaction

- txn_id: Ta0fc82adf8
- account_id: 7779-8768 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 399.61 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=US)
- device_id: D7779000
- ip_address: 10.0.56.248

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): 168.52
- Velocity proxy (15): 15
- Account status counts: {'approved': 97, 'declined': 4, 'reversed': 4, 'chargeback': 5}
- Account type counts: {'CASHOUT': 16, 'AIRTIME_RECHARGE': 15, 'MERCHANTPAY': 22, 'P2P_SEND': 18, 'PURCHASE': 10, 'REFUND': 5}
- IP/device reuse top: [('7779-8768', 79), ('7779-6135', 62), ('7779-4970', 59)]

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.