Fraud Case Report — C285474b0d3c8
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Transaction
- txn_id: T221786c466
- account_id: 7786-6380 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 337.26 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=US)
- device_id: D7786000
- ip_address: 10.0.18.33

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 >=
- Account avg amount (last 80): 201.81
- Velocity proxy (15): 15
- Account status counts: {'approved': 50, 'declined': 4, 'reversed': 5}
- Account type counts: {'CASHOUT': 11, 'P2P_SEND': 13, 'MERCHPAY': 7, 'DSTV_PAYMENT': 13, 'CASH
- IP/device reuse top: [('7786-4302', 89), ('7786-6380', 42), ('7786-1359', 36), ('7786-7247', 9), ('7738-5712

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.