

Fraud Case Report — C4785a3a1abb4
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Transaction

- txn_id: Tc5181f1ccb
- account_id: 7782-1772 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 318.79 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=US)
- device_id: D67465
- ip_address: 10.0.69.16

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, Device reuse top 100
- Account avg amount (last 80): 161.57
- Velocity proxy (15): 15
- Account status counts: {'approved': 28, 'reversed': 1, 'declined': 1, 'chargeback': 1}
- Account type counts: {'CASHOUT': 5, 'AIRTIME_RECHARGE': 8, 'P2P_SEND': 4, 'MERCHANTPAY': 8, 'DST': 1}
- IP/device reuse top: [('7782-1772', 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.