

Fraud Case Report — C25f2771f6b19
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Transaction

- txn_id: T3d7f61c9c0
- account_id: 7766-5783 (grade=Medium Risk)
- type: CASHOUT
- status: approved
- amount: 333.53 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D88858
- ip_address: 10.0.183.215

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 >= 333.53 USD
- Account avg amount (last 80): 212.83
- Velocity proxy (15): 15
- Account status counts: {'approved': 29, 'reversed': 3}
- Account type counts: {'CASHOUT': 8, 'CASHIN': 9, 'P2P_SEND': 6, 'AIRTIME_RECHARGE': 2, 'MERCHANT_PAYMENT': 1}
- IP/device reuse top: [('7766-5783', 1), ('7196-5671', 1), ('7761-3521', 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.