

Fraud Case Report — Cefd6894097f7
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Transaction

- txn_id: Ta6aac095be
- account_id: 7774-3483 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 440.77 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=US)
- device_id: D7774000
- ip_address: 23.198.50.233

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 >= 440.77 USD
- Account avg amount (last 80): 137.49
- Velocity proxy (15): 15
- Account status counts: {'approved': 35, 'declined': 3}
- Account type counts: {'CASHOUT': 6, 'AIRTIME_RECHARGE': 8, 'MERCHANTPAY': 6, 'DSTV_PAYMENT': 7}
- IP/device reuse top: [('7774-6210', 50), ('7774-2458', 49), ('7774-4606', 28), ('7774-3483', 27), ('7774-2781', 25)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- 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.