

Fraud Case Report — C335dcbb75596
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Transaction

- txn_id: Tdd2060ba0a
- account_id: 7815-8138 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 343.39 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=US)
- device_id: D7815000
- ip_address: 10.0.136.175

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 >= 343.39 USD
- Account avg amount (last 80): 192.55
- Velocity proxy (15): 15
- Account status counts: {'approved': 37, 'reversed': 2, 'declined': 5, 'chargeback': 1}
- Account type counts: {'CASHOUT': 15, 'AIRTIME_RECHARGE': 6, 'CASHIN': 3, 'MERCHPAY': 10, 'P2P': 1}
- IP/device reuse top: [('7815-8138', 33)]

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.