

Fraud Case Report — C581136ea1c9b

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Transaction

- txn_id: T551f7e8d08
- account_id: 7789-3967 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 477.82 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=US)
- device_id: D43726
- ip_address: 220.180.182.26

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 >= 3x
- Account avg amount (last 80): 139.18
- Velocity proxy (15): 15
- Account status counts: {'approved': 99, 'reversed': 8, 'declined': 11, 'chargeback': 2}
- Account type counts: {'CASHOUT': 21, 'CASHIN': 22, 'AIRTIME_RECHARGE': 21, 'MERCHPAY': 18, 'P2P': 1}
- IP/device reuse top: [('7789-3967', 1), ('7755-7176', 1), ('7129-4628', 1)]

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.