

# Fraud Case Report — Cc1bfbc4e3639  
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#### ## Transaction

- txn\_id: T602dd2fda1
- account\_id: 7765-5938 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 388.13 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: GB (home=US)
- device\_id: D7765000
- ip\_address: 10.0.140.174

#### ## 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 >= 388.13 USD
- Account avg amount (last 80): 157.63
- Velocity proxy (15): 15
- Account status counts: {'approved': 97, 'declined': 7, 'reversed': 7}
- Account type counts: {'CASHOUT': 14, 'DSTV\_PAYMENT': 21, 'MERCHPAY': 16, 'P2P\_SEND': 23, 'CASHIN': 10}
- IP/device reuse top: [('7765-5938', 91), ('7765-1653', 37), ('7765-3120', 36), ('7765-7009', 36)]

#### ## 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.