

Fraud Case Report — Cf2207a239c1c

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Transaction

- txn_id: Tb36b9ddd27
- account_id: 7786-6380 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 414.38 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=US)
- device_id: D7786000
- ip_address: 10.0.178.118

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 >= 300
- Account avg amount (last 80): 193.45
- Velocity proxy (15): 15
- Account status counts: {'approved': 98, 'reversed': 12, 'declined': 8, 'chargeback': 2}
- Account type counts: {'CASHOUT': 20, 'MERCHPAY': 20, 'CASHIN': 15, 'DSTV_PAYMENT': 21, 'AIRTIMO': 1}
- IP/device reuse top: [('7786-1359', 102), ('7786-6380', 98)]

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.