

Fraud Case Report — C59651f6e14d2

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Transaction

- txn_id: T15f04612ca
- account_id: 7752-0942 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 342.81 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=AE)
- device_id: D7752000
- ip_address: 10.0.137.55

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): 147.38
- Velocity proxy (15): 15
- Account status counts: {'approved': 53, 'reversed': 3, 'declined': 5}
- Account type counts: {'CASHOUT': 10, 'DSTV_PAYMENT': 7, 'CASHIN': 13, 'MERCHPAY': 11, 'P2P_SELL': 1}
- IP/device reuse top: [('7752-0942', 47), ('7752-1339', 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.