

# Fraud Case Report — Cbb143ac99b6c  
- Created: 2026-01-19T04:42:04.130088+00:00

### ## Transaction

- txn\_id: Ta0fc82adf8
- account\_id: 7779-8768 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 399.61 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: AE (home=US)
- device\_id: D7779000
- ip\_address: 10.0.56.248

### ## 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): 168.52
- Velocity proxy (15): 15
- Account status counts: {'approved': 97, 'declined': 4, 'reversed': 4, 'chargeback': 5}
- Account type counts: {'CASHOUT': 16, 'AIRTIME\_RECHARGE': 15, 'MERCHPAY': 22, 'P2P\_SEND': 18, 'P2P\_RECEIVE': 10}
- IP/device reuse top: [('7779-8768', 79), ('7779-6135', 62), ('7779-4970', 59)]

### ## 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.