Fraud Case Report — C3d4a33ae7abb
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Transaction
- txn_id: T597e222b17
- account_id: 7722-1513 (grade=Medium-High Risk)
- type: CASHOUT
- status: reversed
- amount: 270.87 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=US)
- device_id: D7722000
- ip_address: 10.0.39.224

Decision
- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence
- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 144.89
- Velocity proxy (15): 15
- Account status counts: {'reversed': 2, 'approved': 72, 'declined': 3}
- Account type counts: {'CASHOUT': 12, 'P2P_SEND': 9, 'AIRTIME_RECHARGE': 11, 'DSTV_PAYMENT':
- IP/device reuse top: [('7722-1028', 94), ('7722-1513', 59), ('7722-7330', 22), ('7722-8203', 20), ('7712-526

Rationale
- Risk HIGH (score=62).
- 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.