

Fraud Case Report — C36f027fa8dcb
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Transaction

- txn_id: Td0fd1e97d4
- account_id: 7770-7743 (grade=Medium Risk)
- type: CASHOUT
- status: reversed
- amount: 348.8 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=AE)
- device_id: D96909
- ip_address: 10.0.163.244

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 169.66
- Velocity proxy (15): 15
- Account status counts: {'reversed': 3, 'declined': 6, 'approved': 51}
- Account type counts: {'CASHOUT': 8, 'DSTV_PAYMENT': 9, 'CASHIN': 15, 'P2P_SEND': 11, 'AIRTIME_P
- IP/device reuse top: [('7770-7743', 1), ('7840-1890', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.