

Fraud Case Report — C160456e30105
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Transaction

- txn_id: T8c3b2584cd
- account_id: 7750-0632 (grade=Medium Risk)
- type: CASHOUT
- status: approved
- amount: 442.61 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=AE)
- device_id: D7750000
- ip_address: 97.175.99.240

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 >= 442.61 USD
- Account avg amount (last 80): 203.51
- Velocity proxy (15): 15
- Account status counts: {'approved': 17, 'reversed': 2, 'declined': 1}
- Account type counts: {'CASHOUT': 5, 'P2P_SEND': 4, 'DSTV_PAYMENT': 4, 'CASHIN': 5, 'MERCHANTPAY': 1}
- IP/device reuse top: [('7750-1455', 27), ('7750-0632', 15)]

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.