

# 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\_R'}
- 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.