

Fraud Case Report — C6dcd9a9ea38a

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Transaction

- txn_id: T8d7ebb6c8a
- account_id: 7753-1870 (grade=High Risk)
- type: CASHOUT
- status: approved
- amount: 473.5 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=AE)
- device_id: D7753000
- ip_address: 10.0.46.61

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): 169.84
- Velocity proxy (15): 15
- Account status counts: {'approved': 54, 'reversed': 5, 'declined': 2, 'chargeback': 1}
- Account type counts: {'CASHOUT': 14, 'AIRTIME_RECHARGE': 7, 'MERCHPAY': 17, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7753-1870', 47)]

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.