

Fraud Case Report — Cbbc97cdbcec3

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Transaction

- txn_id: T4fc248287c
- account_id: 7788-0502 (grade=Low Risk)
- type: CASHOUT
- status: declined
- amount: 21.95 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7788000
- ip_address: 10.0.74.156

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): 152.66
- Velocity proxy (15): 12
- Account status counts: {'declined': 2, 'approved': 9, 'chargeback': 1}
- Account type counts: {'CASHOUT': 2, 'AIRTIME_RECHARGE': 4, 'MERCHPAY': 1, 'CASHIN': 2, 'P2P_S
- IP/device reuse top: [('7788-0293', 79), ('7788-2659', 51), ('7788-0502', 10)]

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.