

Fraud Case Report — C4f5850cca877
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Transaction

- txn_id: Tff4cade1a1
- account_id: 7720-7492 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 319.6 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=US)
- device_id: D7720000
- ip_address: 219.149.92.148

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 >= 319.60, Merchant: Agent Cashout (mcc=6011)
- Account avg amount (last 80): 167.47
- Velocity proxy (15): 15
- Account status counts: {'approved': 48, 'declined': 6, 'reversed': 2, 'chargeback': 1}
- Account type counts: {'CASHOUT': 9, 'P2P_SEND': 9, 'DSTV_PAYMENT': 11, 'MERCHPAY': 9, 'CASHIN': 1}
- IP/device reuse top: [('7720-8197', 71), ('7720-7492', 45), ('7720-9971', 33), ('7720-4042', 29), ('7720-1674', 15), ('7720-5555', 10), ('7720-2222', 8), ('7720-3333', 7), ('7720-4444', 6), ('7720-5555', 5), ('7720-6666', 4), ('7720-7777', 3), ('7720-8888', 2), ('7720-9999', 1)]

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.