

Fraud Case Report — C542a755902d0
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Transaction

- txn_id: T485925269
- account_id: 7149-0663 (grade=C)
- type: CASHOUT
- status: declined
- amount: 927.63 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=US)
- device_id: D47188
- ip_address: 129.246.94.9

Decision

- Decision: **BLOCK**
- Recommended action: Block transaction + lock account + step-up verification

Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 529.11
- Velocity proxy (15): 3
- Account status counts: {'declined': 1, 'approved': 2}
- Account type counts: {'CASHOUT': 2, 'CASHIN': 1}
- IP/device reuse top: [('7149-0663', 1)]

Rationale

- Risk CRITICAL (score=95).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.