

# Fraud Case Report — C9470dd0ee874  
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#### ## Transaction

- txn\_id: T42f96032ed
- account\_id: 7739-0423 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 479.12 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: KE (home=US)
- device\_id: D7739000
- ip\_address: 105.211.155.148

#### ## 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 >= 479.12 USD
- Account avg amount (last 80): 169.62
- Velocity proxy (15): 15
- Account status counts: {'approved': 78, 'declined': 10, 'reversed': 3, 'chargeback': 2}
- Account type counts: {'CASHOUT': 13, 'DSTV\_PAYMENT': 15, 'AIRTIME\_RECHARGE': 18, 'MERCHANT\_PAYMENT': 20}
- IP/device reuse top: [('7739-0423', 65), ('7739-2346', 51), ('7739-7629', 43), ('7739-0919', 41)]

#### ## 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.