

Fraud Case Report — C7c1b84a6060c
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Transaction

- txn_id: Tf88dd01bad
- account_id: 7763-9188 (grade=Medium-Low Risk)
- type: CASHOUT
- status: reversed
- amount: 402.5 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D11646
- ip_address: 187.57.110.38

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious S
- Account avg amount (last 80): 149.87
- Velocity proxy (15): 15
- Account status counts: {'reversed': 1, 'approved': 19, 'chargeback': 1}
- Account type counts: {'CASHOUT': 6, 'DSTV_PAYMENT': 4, 'MERCHPAY': 5, 'CASHIN': 4, 'AIRTIME_RR': 1}
- IP/device reuse top: [('7763-9188', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.