

Fraud Case Report — Caf5758e066ea
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Transaction

- txn_id: T9ab5e60373
- account_id: 7169-7095 (grade=Low Risk)
- type: CASHOUT
- status: declined
- amount: 189.72 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=AE)
- device_id: D7169000
- ip_address: 10.0.90.25

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
- Account avg amount (last 80): 190.72
- Velocity proxy (15): 15
- Account status counts: {'declined': 1, 'reversed': 1, 'approved': 16}
- Account type counts: {'CASHOUT': 3, 'DSTV_PAYMENT': 3, 'AIRTIME_RECHARGE': 4, 'P2P_SEND': 3, 'PURCHASE': 1}
- IP/device reuse top: [('7169-7095', 15)]

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.