

# Fraud Case Report — C4203da5448ec  
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#### ## Transaction

- txn\_id: T802eaeee9d2
- account\_id: 7762-5163 (grade=Low Risk)
- type: CASHOUT
- status: declined
- amount: 191.11 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: KE (home=AE)
- device\_id: D7762000
- ip\_address: 10.0.181.108

#### ## 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): 193.64
- Velocity proxy (15): 13
- Account status counts: {'declined': 2, 'approved': 9, 'reversed': 2}
- Account type counts: {'CASHOUT': 4, 'MERCHPAY': 4, 'P2P\_SEND': 2, 'DSTV\_PAYMENT': 2, 'AIRTIME': 1}
- IP/device reuse top: [('7762-6543', 49), ('7762-1358', 46), ('7762-2046', 43), ('7762-6417', 28), ('7762-7061', 24), ('7762-1234', 21), ('7762-5678', 18), ('7762-9876', 16), ('7762-4321', 14), ('7762-3214', 13), ('7762-2143', 12), ('7762-1432', 11), ('7762-0321', 10), ('7762-9876', 9), ('7762-8765', 8), ('7762-7654', 7), ('7762-6543', 6), ('7762-5432', 5), ('7762-4321', 4), ('7762-3214', 3), ('7762-2143', 2), ('7762-1432', 1)]

#### ## 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.