

Fraud Case Report — C1faafe8adb08

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Transaction

- txn_id: T9418051e2d
- account_id: 7128-7366 (grade=Low Risk)
- type: CASHOUT
- status: declined
- amount: 145.45 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=AE)
- device_id: D7128000
- ip_address: 10.0.74.123

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 s
- Account avg amount (last 80): 177.97
- Velocity proxy (15): 15
- Account status counts: {'declined': 1, 'approved': 20}
- Account type counts: {'CASHOUT': 8, 'P2P_SEND': 2, 'AIRTIME_RECHARGE': 2, 'CASHIN': 3, 'MERCH
- IP/device reuse top: [('7128-7366', 17)]

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.