

Fraud Case Report — C704b69d16cdd

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Transaction

- txn_id: Tf7413aef70
- account_id: 7815-8138 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 379.65 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=US)
- device_id: D85276
- ip_address: 148.145.40.88

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 >= 300
- Account avg amount (last 80): 205.66
- Velocity proxy (15): 15
- Account status counts: {'approved': 56, 'declined': 7, 'reversed': 3, 'chargeback': 1}
- Account type counts: {'CASHOUT': 21, 'MERCHPAY': 12, 'CASHIN': 6, 'AIRTIME_RECHARGE': 9, 'DSTV': 1}
- IP/device reuse top: [('7815-8138', 1)]

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.