

Fraud Case Report — C4203da5448ec
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Transaction

- txn_id: T802eae9d2
- 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 s
- 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
- IP/device reuse top: [('7762-6543', 49), ('7762-1358', 46), ('7762-2046', 43), ('7762-6417', 28), ('7762-706

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.