

Fraud Case Report — C7445c76d1967

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Transaction

- txn_id: T94909f3ae0
- account_id: 7772-0005 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 321.18 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=US)
- device_id: D7772000
- ip_address: 10.0.93.104

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): 169.05
- Velocity proxy (15): 15
- Account status counts: {'approved': 95, 'reversed': 5, 'declined': 10, 'chargeback': 1}
- Account type counts: {'CASHOUT': 20, 'CASHIN': 25, 'MERCHPAY': 20, 'AIRTIME_RECHARGE': 16, 'DS': 1}
- IP/device reuse top: [('7772-3643', 92), ('7772-0005', 87), ('7772-5881', 12), ('7772-9823', 9)]

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.
- IP/device reuse pattern across multiple accounts is suspicious.