

Fraud Case Report — C788000d0a2e4
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Transaction

- txn_id: T6273948421
- account_id: 7789-3967 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 416.15 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=US)
- device_id: D7789000
- ip_address: 94.132.125.196

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 >= 416.15 USD
- Account avg amount (last 80): 112.81
- Velocity proxy (15): 15
- Account status counts: {'approved': 34, 'reversed': 3, 'chargeback': 1, 'declined': 1}
- Account type counts: {'CASHOUT': 4, 'AIRTIME_RECHARGE': 11, 'DSTV_PAYMENT': 9, 'CASHIN': 7, 'FUNDING': 1}
- IP/device reuse top: [('7789-2301', 82), ('7789-3967', 29), ('7789-7213', 21), ('7789-4286', 21), ('7789-2661', 15)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- 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.