Fraud Case Report — C64717f77b0d3
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Transaction
- txn_id: T239a3b1011
- account_id: 7782-1772 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 456.49 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=US)
- device_id: D7782000
- ip_address: 10.0.170.40

Decision
- Decision: **REVIEW**
- Recommended action: Queue for manual review + step-up verification

Evidence
- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >=
- Account avg amount (last 80): 259.84
- Velocity proxy (15): 8
- Account status counts: {'approved': 8}
- Account type counts: {'CASHOUT': 3, 'P2P_SEND': 2, 'MERCHPAY': 1, 'AIRTIME_RECHARGE': 2}
- IP/device reuse top: [('7782-4247', 66), ('7782-5679', 65), ('7782-9638', 63), ('7782-1772', 6)]

Rationale
- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.