

Fraud Case Report — Cba5ecbbf5483
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Transaction

- txn_id: Tf353c8407c
- account_id: 7756-7654 (grade=Medium-Low Risk)
- type: CASHOUT
- status: reversed
- amount: 245.65 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=AE)
- device_id: D7756000
- ip_address: 10.0.161.235

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): 171.76
- Velocity proxy (15): 15
- Account status counts: {'reversed': 8, 'approved': 102, 'declined': 6, 'chargeback': 4}
- Account type counts: {'CASHOUT': 21, 'DSTV_PAYMENT': 24, 'AIRTIME_RECHARGE': 16, 'MERCHPA'}
- IP/device reuse top: [('7756-7654', 120), ('7756-1658', 31), ('7756-0197', 21), ('7756-6079', 16), ('7756-7812', 15)]

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.