

Fraud Case Report — C9470dd0ee874

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Transaction

- txn_id: T42f96032ed
- account_id: 7739-0423 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 479.12 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=US)
- device_id: D7739000
- ip_address: 105.211.155.148

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): 169.62
- Velocity proxy (15): 15
- Account status counts: {'approved': 78, 'declined': 10, 'reversed': 3, 'chargeback': 2}
- Account type counts: {'CASHOUT': 13, 'DSTV_PAYMENT': 15, 'AIRTIME_RECHARGE': 18, 'MERCHPAID': 12}
- IP/device reuse top: [('7739-0423', 65), ('7739-2346', 51), ('7739-7629', 43), ('7739-0919', 41)]

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.