Fraud Case Report — Caf03271dd7af
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Transaction
- txn_id: Tfcbf5e52e6
- account_id: 7732-4722 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 456.94 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=US)
- device_id: D77410
- ip_address: 10.0.4.145

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 >=
- Account avg amount (last 80): 188.0
- Velocity proxy (15): 15
- Account status counts: {'approved': 27, 'reversed': 3, 'declined': 4}
- Account type counts: {'CASHOUT': 9, 'P2P_SEND': 6, 'CASHIN': 6, 'AIRTIME_RECHARGE': 7, 'MERCHI
- IP/device reuse top: [('7732-4722', 1), ('7750-7338', 1)]

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.