

Fraud Case Report — C837036faf65c
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Transaction

- txn_id: Tb18d9b6362
- account_id: 7716-4445 (grade=Medium Risk)
- type: CASHOUT
- status: chargeback
- amount: 301.91 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7716000
- ip_address: 10.0.162.220

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: CRITICAL (score=101)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Fraud-confir
- Account avg amount (last 80): 170.91
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 38, 'declined': 3}
- Account type counts: {'CASHOUT': 11, 'AIRTIME_RECHARGE': 8, 'CASHIN': 4, 'P2P_SEND': 10, 'MERC': 1}
- IP/device reuse top: [('7716-4445', 31), ('7716-8433', 28)]

Rationale

- Risk CRITICAL (score=101).
- 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.
- Chargeback observed (strong fraud confirmation signal).