

Fraud Case Report — C2eee27dc433e

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Transaction

- txn_id: Tbc456b1e7b
- account_id: 7769-6000 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 419.44 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=AE)
- device_id: D40133
- ip_address: 10.0.65.70

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): 146.94
- Velocity proxy (15): 15
- Account status counts: {'approved': 93, 'reversed': 6, 'chargeback': 2, 'declined': 4}
- Account type counts: {'CASHOUT': 21, 'AIRTIME_RECHARGE': 26, 'CASHIN': 21, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7769-6000', 1), ('7106-2402', 1), ('7773-9401', 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.