

Fraud Case Report — C5fdb306bd5b5

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Transaction

- txn_id: T8eb3cfa901
- account_id: 7850-9438 (grade=Medium Risk)
- type: CASHOUT
- status: approved
- amount: 333.2 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D65307
- ip_address: 10.0.88.61

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): 186.96
- Velocity proxy (15): 15
- Account status counts: {'approved': 25, 'declined': 2}
- Account type counts: {'CASHOUT': 2, 'DSTV_PAYMENT': 6, 'CASHIN': 4, 'P2P_SEND': 7, 'MERCHPAY': 1}
- IP/device reuse top: [('7850-9438', 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.