Fraud Case Report — C10e0dc34d66c
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Transaction
- txn_id: T81bf3f65eb
- account_id: 7775-5630 (grade=Medium Risk)
- type: CASHOUT
- status: approved
- amount: 416.64 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7775000
- ip_address: 10.0.121.77

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): 171.88
- Velocity proxy (15): 15
- Account status counts: {'approved': 77, 'reversed': 3, 'chargeback': 1}
- Account type counts: {'CASHOUT': 17, 'CASHIN': 7, 'P2P_SEND': 15, 'MERCHPAY': 16, 'AIRTIME_REC
- IP/device reuse top: [('7775-5630', 56), ('7779-7370', 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.
- IP/device reuse pattern across multiple accounts is suspicious.