

Fraud Case Report — C44004be005a0

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Transaction

- txn_id: T6e4d1109f1
- account_id: 7721-1633 (grade=Medium-Low Risk)
- type: CASHOUT
- status: declined
- amount: 490.08 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=AE)
- device_id: D96280
- ip_address: 10.0.63.14

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 199.46
- Velocity proxy (15): 15
- Account status counts: {'declined': 6, 'approved': 45, 'reversed': 1}
- Account type counts: {'CASHOUT': 9, 'P2P_SEND': 11, 'MERCHPAY': 7, 'DSTV_PAYMENT': 10, 'AIRTIM
- IP/device reuse top: [('7721-1633', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.