

# 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
- 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': 1}
- 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.