

## # Fraud Case Report — C788000d0a2e4

- Created: 2026-01-19T04:03:35.236967+00:00

### ## Transaction

- txn\_id: T6273948421
- account\_id: 7789-3967 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 416.15 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: KE (home=US)
- device\_id: D7789000
- ip\_address: 94.132.125.196

### ## 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 >= 3x
- Account avg amount (last 80): 112.81
- Velocity proxy (15): 15
- Account status counts: {'approved': 34, 'reversed': 3, 'chargeback': 1, 'declined': 1}
- Account type counts: {'CASHOUT': 4, 'AIRTIME\_RECHARGE': 11, 'DSTV\_PAYMENT': 9, 'CASHIN': 7, 'P2P': 1}
- IP/device reuse top: [('7789-2301', 82), ('7789-3967', 29), ('7789-7213', 21), ('7789-4286', 21), ('7789-2666', 21)]

### ## Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- 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.