

Fraud Case Report — C46db29d741e2

- Created: 2026-01-18T23:30:44.196513+00:00

Transaction

- txn_id: T199934088
- account_id: 7788-3580 (grade=D)
- type: CASHOUT
- status: reversed
- amount: 878.69 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D94475
- ip_address: 120.219.236.32

Decision

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

Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 171.85
- Velocity proxy (15): 15
- Account status counts: {'reversed': 1, 'approved': 43, 'declined': 14, 'chargeback': 1}
- Account type counts: {'CASHOUT': 5, 'MERCHPAY': 7, 'AIRTIME_RECHARGE': 4, 'P2P_SEND': 36, 'CASH_IN': 1}
- IP/device reuse top: [('7788-3580', 1)]

Rationale

- Risk CRITICAL (score=102).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.