

Fraud Case Report — Cfa26f7cb0919
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Transaction

- txn_id: T427326831
- account_id: 7785-2349 (grade=B)
- type: CASHOUT
- status: approved
- amount: 867.65 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D65043
- ip_address: 33.241.160.10

Decision

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

Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, High amount
- Account avg amount (last 80): 191.75
- Velocity proxy (15): 15
- Account status counts: {'approved': 64, 'chargeback': 2, 'reversed': 7, 'declined': 21}
- Account type counts: {'CASHOUT': 15, 'MERCHPAY': 6, 'AIRTIME_RECHARGE': 8, 'CASHIN': 9, 'DSTV': 1}
- IP/device reuse top: [('7785-2349', 1)]

Rationale

- Risk HIGH (score=79).
- 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.