

Fraud Case Report — Cfe7f5f14c3dd

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Transaction

- txn_id: T396513630
- account_id: 7771-5819 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 1122.94 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D61541
- ip_address: 48.115.221.110

Decision

- Decision: ****BLOCK****
- Recommended action: Block transaction + lock account + step-up verification

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 433.7
- Velocity proxy (15): 3
- Account status counts: {'reversed': 1, 'approved': 2}
- Account type counts: {'CASHOUT': 1, 'MERCHPAY': 1, 'CASHIN': 1}
- IP/device reuse top: [('7771-5819', 1)]

Rationale

- Risk CRITICAL (score=87).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.