

## # Fraud Case Report — Cd3919f48f195

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### ## Transaction

- txn\_id: T209322107
- account\_id: 7724-5013 (grade=D)
- type: CASHOUT
- status: approved
- amount: 449.82 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: KE (home=ZA)
- device\_id: D91469
- ip\_address: 125.114.9.237

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=81)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 136.21
- Velocity proxy (15): 15
- Account status counts: {'approved': 64, 'declined': 38, 'reversed': 1}
- Account type counts: {'CASHOUT': 8, 'CASHIN': 7, 'P2P\_SEND': 69, 'DSTV\_PAYMENT': 6, 'AIRTIME\_R
- IP/device reuse top: [('7724-5013', 1)]

### ## Rationale

- Risk HIGH (score=81).
- 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.