

# Fraud Case Report — Cc2b29fee2ab2  
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#### ## Transaction

- txn\_id: T636897112
- account\_id: 7773-7421 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 455.48 ZAR
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: KE (home=ZA)
- device\_id: D20500
- ip\_address: 101.40.54.241

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious S
- Account avg amount (last 80): 162.06
- Velocity proxy (15): 15
- Account status counts: {'reversed': 7, 'approved': 69, 'declined': 30}
- Account type counts: {'CASHOUT': 6, 'P2P\_SEND': 65, 'AIRTIME\_RECHARGE': 13, 'MERCHANTPAY': 8, 'C'}
- IP/device reuse top: [('7773-7421', 1)]

#### ## Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.