

# Fraud Case Report — Ce33c50b279b6  
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### ## Transaction

- txn\_id: T850980849
- account\_id: 7713-8491 (grade=B)
- type: CASHOUT
- status: declined
- amount: 334.87 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: KE (home=ZA)
- device\_id: D50080
- ip\_address: 14.249.62.227

### ## Decision

- Decision: \*\*REVIEW\*\*
- Recommended action: Queue for manual review + step-up verification

### ## 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): 139.75
- Velocity proxy (15): 4
- Account status counts: {'declined': 1, 'approved': 3}
- Account type counts: {'CASHOUT': 1, 'AIRTIME\_RECHARGE': 1, 'DSTV\_PAYMENT': 1, 'CASHIN': 1}
- IP/device reuse top: [('7713-8491', 1)]

### ## Rationale

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