

Fraud Case Report — C53c8fecf02c7
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Transaction

- txn_id: T337783254
- account_id: 7732-7151 (grade=C)
- type: CASHOUT
- status: declined
- amount: 1052.93 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D88214
- ip_address: 22.183.210.15

Decision

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

Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 206.16
- Velocity proxy (15): 15
- Account status counts: {'declined': 15, 'approved': 28, 'chargeback': 1, 'reversed': 1}
- Account type counts: {'CASHOUT': 4, 'MERCHPAY': 5, 'P2P_SEND': 26, 'CASHIN': 4, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7732-7151', 1)]

Rationale

- Risk CRITICAL (score=95).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.