

Fraud Case Report — C3002cc536a04
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Transaction

- txn_id: T184935058
- account_id: 7752-8289 (grade=B)
- type: CASHOUT
- status: declined
- amount: 976.39 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D22237
- ip_address: 95.214.29.209

Decision

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

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 196.94
- Velocity proxy (15): 15
- Account status counts: {'declined': 24, 'approved': 55, 'reversed': 5, 'chargeback': 1}
- Account type counts: {'CASHOUT': 12, 'AIRTIME_RECHARGE': 7, 'DSTV_PAYMENT': 3, 'CASHIN': 5, 'F': 1}
- IP/device reuse top: [('7752-8289', 1)]

Rationale

- Risk CRITICAL (score=87).
- 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.