

Fraud Case Report — Ce6e091596e72
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Transaction

- txn_id: T938724911
- account_id: 7776-3911 (grade=D)
- type: CASHOUT
- status: reversed
- amount: 853.54 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D71775
- ip_address: 97.214.99.134

Decision

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

Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 169.76
- Velocity proxy (15): 15
- Account status counts: {'reversed': 3, 'approved': 48, 'declined': 21}
- Account type counts: {'CASHOUT': 9, 'MERCHPAY': 5, 'AIRTIME_RECHARGE': 8, 'P2P_SEND': 40, 'DS': 1}
- IP/device reuse top: [('7776-3911', 1)]

Rationale

- Risk CRITICAL (score=102).
- 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.