

Fraud Case Report — C2e4b1d6b80ee
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Transaction

- txn_id: T116775075
- account_id: 7728-8431 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 404.55 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D63609
- ip_address: 40.208.160.250

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
- Account avg amount (last 80): 194.2
- Velocity proxy (15): 15
- Account status counts: {'reversed': 3, 'approved': 16, 'declined': 12, 'chargeback': 1}
- Account type counts: {'CASHOUT': 4, 'P2P_SEND': 18, 'MERCHPAY': 3, 'CASHIN': 3, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7728-8431', 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.