Fraud Case Report — C10474e5074af
- Created: 2026-01-18T23:33:48.165870+00:00

Transaction
- txn_id: T611666011
- account_id: 7728-0284 (grade=A)
- type: CASHOUT
- status: declined
- amount: 991.94 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D37403
- ip_address: 49.171.223.239

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

Evidence
- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 179.53
- Velocity proxy (15): 15
- Account status counts: {'declined': 33, 'approved': 48, 'reversed': 4, 'chargeback': 1}
- Account type counts: {'CASHOUT': 7, 'DSTV_PAYMENT': 7, 'MERCHPAY': 6, 'CASHIN': 5, 'AIRTIME_RI
- IP/device reuse top: [('7728-0284', 1)]

Rationale
- Risk HIGH (score=82).
- 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.