

Fraud Case Report — C5e6818e612df
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Transaction

- txn_id: T474866489
- account_id: 7713-4195 (grade=B)
- type: CASHOUT
- status: declined
- amount: 411.58 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D20769
- ip_address: 191.94.63.57

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 s
- Account avg amount (last 80): 140.52
- Velocity proxy (15): 15
- Account status counts: {'declined': 44, 'approved': 67, 'chargeback': 3, 'reversed': 2}
- Account type counts: {'CASHOUT': 12, 'DSTV_PAYMENT': 7, 'P2P_SEND': 70, 'MERCHPAY': 9, 'CASHI
- IP/device reuse top: [('7713-4195', 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.