

Fraud Case Report — C32a22243799f
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Transaction

- txn_id: T211958034
- account_id: 7774-2151 (grade=A)
- type: CASHOUT
- status: approved
- amount: 589.59 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D91064
- ip_address: 217.49.151.70

Decision

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

Evidence

- Risk level: HIGH (score=61)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >= 3x
- Account avg amount (last 80): 145.78
- Velocity proxy (15): 15
- Account status counts: {'approved': 45, 'chargeback': 1, 'declined': 15, 'reversed': 3}
- Account type counts: {'CASHOUT': 8, 'MERCHPAY': 10, 'AIRTIME_RECHARGE': 6, 'CASHIN': 11, 'P2P': 1}
- IP/device reuse top: [('7774-2151', 1)]

Rationale

- Risk HIGH (score=61).
- 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.