Fraud Case Report — C1e6f6bd1cd26
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Transaction
- txn_id: T928871501
- account_id: 7721-6985 (grade=A)
- type: CASHOUT
- status: declined
- amount: 1034.82 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D28934
- ip_address: 94.39.122.196

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
- Account avg amount (last 80): 194.34
- Velocity proxy (15): 15
- Account status counts: {'declined': 7, 'approved': 20, 'chargeback': 1}
- Account type counts: {'CASHOUT': 5, 'MERCHPAY': 3, 'AIRTIME_RECHARGE': 4, 'DSTV_PAYMENT': 3
- IP/device reuse top: [('7721-6985', 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.