

Fraud Case Report — C2df19dd3e606

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Transaction

- txn_id: T103297978
- account_id: 7107-7842 (grade=A)
- type: CASHOUT
- status: approved
- amount: 799.93 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D49725
- ip_address: 51.58.173.56

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): 178.86
- Velocity proxy (15): 15
- Account status counts: {'approved': 54, 'chargeback': 2, 'declined': 23, 'reversed': 2}
- Account type counts: {'CASHOUT': 10, 'P2P_SEND': 47, 'CASHIN': 7, 'MERCHPAY': 6, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7107-7842', 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.