

Fraud Case Report — C8cd6e4d41098
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Transaction

- txn_id: T621707757
- account_id: 7182-7283 (grade=B)
- type: CASHOUT
- status: approved
- amount: 854.78 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D22889
- ip_address: 59.70.133.217

Decision

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

Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, High amount
- Account avg amount (last 80): 171.52
- Velocity proxy (15): 15
- Account status counts: {'approved': 74, 'declined': 35, 'reversed': 2}
- Account type counts: {'CASHOUT': 10, 'CASHIN': 7, 'P2P_SEND': 79, 'DSTV_PAYMENT': 5, 'MERCHANTPA': 1}
- IP/device reuse top: [('7182-7283', 1)]

Rationale

- Risk HIGH (score=79).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.