

Fraud Case Report — Ce33c50b279b6
- Created: 2026-01-18T23:18:13.923733+00:00

Transaction

- txn_id: T850980849
- account_id: 7713-8491 (grade=B)
- type: CASHOUT
- status: declined
- amount: 334.87 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D50080
- ip_address: 14.249.62.227

Decision

- Decision: **REVIEW**
- Recommended action: Queue for manual review + step-up verification

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 139.75
- Velocity proxy (15): 4
- Account status counts: {'declined': 1, 'approved': 3}
- Account type counts: {'CASHOUT': 1, 'AIRTIME_RECHARGE': 1, 'DSTV_PAYMENT': 1, 'CASHIN': 1}
- IP/device reuse top: [('7713-8491', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.