

Fraud Case Report — C1309fbacc0d0

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Transaction

- txn_id: T740178754
- account_id: 7825-2443 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 333.61 ZAR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D80726
- ip_address: 94.189.117.20

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 113.49
- Velocity proxy (15): 15
- Account status counts: {'reversed': 2, 'approved': 12, 'declined': 3, 'chargeback': 1}
- Account type counts: {'CASHOUT': 1, 'MERCHPAY': 5, 'P2P_SEND': 2, 'AIRTIME_RECHARGE': 4, 'CAS
- IP/device reuse top: [('7825-2443', 1)]

Rationale

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