

Fraud Case Report — C3315baa28c11
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Transaction

- txn_id: T173bea62d0
- account_id: 7736-4416 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 458.91 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7736000
- ip_address: 21.253.2.109

Decision

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

Evidence

- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >= 458.91 USD
- Account avg amount (last 80): 178.06
- Velocity proxy (15): 15
- Account status counts: {'approved': 103, 'declined': 9, 'chargeback': 2, 'reversed': 6}
- Account type counts: {'CASHOUT': 28, 'MERCHPAY': 21, 'CASHIN': 18, 'DSTV_PAYMENT': 20, 'AIRTIME_PAYMENT': 15}
- IP/device reuse top: [('7736-4416', 130), ('7736-9133', 50), ('7736-4847', 11), ('7736-9390', 9)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.