

Fraud Case Report — Cca8c00bf7d4f
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Transaction

- txn_id: T258b72f09b
- account_id: 7808-9113 (grade=High Risk)
- type: CASHOUT
- status: approved
- amount: 430.6 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7808000
- ip_address: 249.52.104.147

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 >= 430.6 USD
- Account avg amount (last 80): 220.93
- Velocity proxy (15): 14
- Account status counts: {'approved': 12, 'chargeback': 1, 'reversed': 1}
- Account type counts: {'CASHOUT': 4, 'P2P_SEND': 2, 'AIRTIME_RECHARGE': 2, 'DSTV_PAYMENT': 1, 'TOPUP': 1}
- IP/device reuse top: [('7808-9113', 8)]

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.