

Fraud Case Report — C26b624cab633

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Transaction

- txn_id: T66d0283e3a
- account_id: 7774-7189 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 321.13 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=AE)
- device_id: D7774000
- ip_address: 10.0.79.143

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 >= 300
- Account avg amount (last 80): 167.83
- Velocity proxy (15): 15
- Account status counts: {'approved': 54, 'reversed': 2, 'declined': 1}
- Account type counts: {'CASHOUT': 10, 'P2P_SEND': 9, 'MERCHPAY': 13, 'DSTV_PAYMENT': 7, 'CASHI': 1}
- IP/device reuse top: [('7774-7189', 46), ('7774-6232', 41)]

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.