

Fraud Case Report — Cf16942178ab6
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Transaction

- txn_id: T53f71dc92a
- account_id: 7116-6431 (grade=Medium Risk)
- type: CASHOUT
- status: declined
- amount: 259.55 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7116000
- ip_address: 10.0.107.197

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 131.95
- Velocity proxy (15): 15
- Account status counts: {'declined': 7, 'approved': 70, 'chargeback': 6, 'reversed': 1}
- Account type counts: {'CASHOUT': 19, 'AIRTIME_RECHARGE': 21, 'DSTV_PAYMENT': 7, 'MERCHPAY
- IP/device reuse top: [('7116-6431', 69)]

Rationale

- Risk HIGH (score=62).
- 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.