

Fraud Case Report — Ce46090f1591f
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Transaction

- txn_id: T52394b3073
- account_id: 7754-4707 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 341.94 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=AE)
- device_id: D7754000
- ip_address: 10.0.36.155

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 >= 341.94 USD
- Account avg amount (last 80): 109.38
- Velocity proxy (15): 15
- Account status counts: {'approved': 25}
- Account type counts: {'CASHOUT': 6, 'DSTV_PAYMENT': 6, 'AIRTIME_RECHARGE': 6, 'P2P_SEND': 1, 'TRANSFER': 1}
- IP/device reuse top: [('7754-0578', 30), ('7754-4707', 19)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- 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.