

Fraud Case Report — Ccb175c5e1e43
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Transaction

- txn_id: T290936598
- account_id: 7185-5311 (grade=B)
- type: CASHOUT
- status: approved
- amount: 890.05 EUR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D16043
- ip_address: 238.76.250.54

Decision

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

Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, High amount
- Account avg amount (last 80): 190.69
- Velocity proxy (15): 15
- Account status counts: {'approved': 47, 'chargeback': 6, 'reversed': 2, 'declined': 10}
- Account type counts: {'CASHOUT': 4, 'CASHIN': 5, 'MERCHPAY': 13, 'AIRTIME_RECHARGE': 13, 'DSTV': 1}
- IP/device reuse top: [('7185-5311', 1)]

Rationale

- Risk HIGH (score=79).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.