

Fraud Case Report — C6ffcd42427c5
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Transaction

- txn_id: T965cde43af
- account_id: 7199-7283 (grade=Medium Risk)
- type: CASHOUT
- status: chargeback
- amount: 229.42 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7199000
- ip_address: 10.0.95.61

Decision

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

Evidence

- Risk level: CRITICAL (score=89)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Fraud-confirmation
- Account avg amount (last 80): 220.88
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 18, 'reversed': 1, 'declined': 1}
- Account type counts: {'CASHOUT': 4, 'AIRTIME_RECHARGE': 4, 'CASHIN': 2, 'P2P_SEND': 4, 'MERCHANT_PAYMENT': 1}
- IP/device reuse top: [('7199-7283', 20)]

Rationale

- Risk CRITICAL (score=89).
- 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.
- Chargeback observed (strong fraud confirmation signal).