

Fraud Case Report — C561f0b962e07
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Transaction

- txn_id: T801410876
- account_id: 7731-9855 (grade=C)
- type: CASHOUT
- status: reversed
- amount: 762.75 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D41089
- ip_address: 144.198.190.100

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 185.46
- Velocity proxy (15): 15
- Account status counts: {'reversed': 3, 'approved': 33, 'chargeback': 2, 'declined': 6}
- Account type counts: {'CASHOUT': 8, 'DSTV_PAYMENT': 7, 'CASHIN': 7, 'MERCHPAY': 4, 'AIRTIME_RP': 1}
- IP/device reuse top: [('7731-9855', 1)]

Rationale

- Risk HIGH (score=82).
- 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.