

Fraud Case Report — C59f33086a5e2
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Transaction

- txn_id: Tddc63eaa92
- account_id: 7779-6135 (grade=Medium Risk)
- type: CASHOUT
- status: approved
- amount: 496.56 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D33750
- ip_address: 10.0.126.192

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 >= 496.56 USD
- Account avg amount (last 80): 185.86
- Velocity proxy (15): 15
- Account status counts: {'approved': 94, 'reversed': 5, 'declined': 6, 'chargeback': 1}
- Account type counts: {'CASHOUT': 16, 'P2P_SEND': 22, 'CASHIN': 21, 'MERCHPAY': 14, 'AIRTIME_RECV': 10, 'REFUND': 8, 'DIRECT_DEBIT': 5, 'DIRECT_CREDIT': 3, 'PURCHASE': 2, 'REVERSAL': 1}
- IP/device reuse top: [('7779-6135', 1), ('7718-3374', 1)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.