

Fraud Case Report — C81b73034fbea
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Transaction

- txn_id: Tb3798ca266
- account_id: 7755-1121 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 310.56 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D7755000
- ip_address: 10.0.22.42

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 >= 3
- Account avg amount (last 80): 119.55
- Velocity proxy (15): 15
- Account status counts: {'approved': 96, 'chargeback': 2, 'declined': 6, 'reversed': 3}
- Account type counts: {'CASHOUT': 16, 'AIRTIME_RECHARGE': 24, 'CASHIN': 23, 'DSTV_PAYMENT': 1
- IP/device reuse top: [('7755-1121', 74), ('7755-5337', 67), ('7755-3985', 59)]

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.
- IP/device reuse pattern across multiple accounts is suspicious.