

Fraud Case Report — C0ac403db77bd
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Transaction

- txn_id: T78773592ac
- account_id: 7154-7242 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 432.04 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D7154000
- ip_address: 10.0.109.10

Decision

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

Evidence

- Risk level: CRITICAL (score=101)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Fraud-confir
- Account avg amount (last 80): 190.94
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 30, 'declined': 4}
- Account type counts: {'CASHOUT': 7, 'CASHIN': 7, 'P2P_SEND': 7, 'AIRTIME_RECHARGE': 7, 'DSTV_P'}
- IP/device reuse top: [('7154-7242', 30)]

Rationale

- Risk CRITICAL (score=101).
- 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).