

Fraud Case Report — C84ed2aa3988d
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Transaction

- txn_id: Tfd042eb575
- account_id: 7713-4830 (grade=Medium Risk)
- type: CASHOUT
- status: approved
- amount: 408.17 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=AE)
- device_id: D27244
- ip_address: 19.220.205.99

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 >= 400
- Account avg amount (last 80): 165.02
- Velocity proxy (15): 14
- Account status counts: {'approved': 12, 'reversed': 1, 'declined': 1}
- Account type counts: {'CASHOUT': 4, 'DSTV_PAYMENT': 4, 'AIRTIME_RECHARGE': 2, 'CASHIN': 1, 'MISCELLANEOUS': 1}
- IP/device reuse top: [('7713-4830', 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.