

Fraud Case Report — C998328d3ccdf

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Transaction

- txn_id: Ta3860a47ea
- account_id: 7750-1455 (grade=Medium-High Risk)
- type: CASHOUT
- status: approved
- amount: 371.73 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D60248
- ip_address: 185.64.103.165

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 >= 3x
- Account avg amount (last 80): 102.37
- Velocity proxy (15): 15
- Account status counts: {'approved': 14, 'declined': 1}
- Account type counts: {'CASHOUT': 2, 'AIRTIME_RECHARGE': 3, 'P2P_SEND': 2, 'CASHIN': 2, 'DSTV_PAYMENTS': 1}
- IP/device reuse top: [('7750-1455', 1)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.