

Fraud Case Report — Cbd4a5dcb9233
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Transaction

- txn_id: Tf400daff50
- account_id: 7754-1899 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 330.16 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D90179
- ip_address: 10.0.50.103

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 >= 330.16 USD
- Account avg amount (last 80): 148.85
- Velocity proxy (15): 15
- Account status counts: {'approved': 107, 'reversed': 4, 'declined': 7, 'chargeback': 2}
- Account type counts: {'CASHOUT': 11, 'CASHIN': 28, 'P2P_SEND': 22, 'DSTV_PAYMENT': 21, 'MERCHANT_PAYMENT': 10}
- IP/device reuse top: [('7754-1899', 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.