

Fraud Case Report — Ca501c9cfca7a
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Transaction

- txn_id: T635766487
- account_id: 7107-7842 (grade=A)
- type: CASHOUT
- status: approved
- amount: 359.41 EUR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D13461
- ip_address: 165.121.73.17

Decision

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

Evidence

- Risk level: HIGH (score=61)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >= 359.41 EUR
- Account avg amount (last 80): 185.12
- Velocity proxy (15): 15
- Account status counts: {'approved': 57, 'chargeback': 2, 'declined': 23, 'reversed': 2}
- Account type counts: {'CASHOUT': 11, 'CASHIN': 8, 'MERCHPAY': 7, 'P2P_SEND': 47, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7107-7842', 1)]

Rationale

- Risk HIGH (score=61).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.