

Fraud Case Report — C1ed63a7eb125
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Transaction

- txn_id: T65ad91e1dd
- account_id: 7723-6216 (grade=Medium Risk)
- type: CASHOUT
- status: declined
- amount: 223.61 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7723000
- ip_address: 241.17.73.29

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious S
- Account avg amount (last 80): 179.45
- Velocity proxy (15): 15
- Account status counts: {'declined': 2, 'approved': 25}
- Account type counts: {'CASHOUT': 5, 'DSTV_PAYMENT': 4, 'CASHIN': 7, 'P2P_SEND': 4, 'AIRTIME_RE
- IP/device reuse top: [('7723-3695', 74), ('7723-3509', 61), ('7723-6216', 20), ('7723-0966', 20)]

Rationale

- Risk HIGH (score=62).
- 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.