

Fraud Case Report — Cafa817f75748
- Created: 2026-01-19T01:25:21.329034+00:00

Transaction

- txn_id: T3631e99541
- account_id: 7724-2126 (grade=Medium Risk)
- type: CASHOUT
- status: approved
- amount: 344.36 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D88600
- ip_address: 139.42.219.169

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 >= 344.36 USD
- Account avg amount (last 80): 135.45
- Velocity proxy (15): 15
- Account status counts: {'approved': 35, 'chargeback': 1, 'declined': 2, 'reversed': 3}
- Account type counts: {'CASHOUT': 4, 'AIRTIME_RECHARGE': 8, 'P2P_SEND': 5, 'MERCHPAY': 11, 'DS': 1}
- IP/device reuse top: [('7724-2126', 1), ('7779-7370', 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.