Fraud Case Report — C3ea011b66ac6
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Transaction
- txn_id: T6f5c8e8891
- account_id: 7778-2879 (grade=Medium-High Risk)
- type: CASHOUT
- status: approved
- amount: 351.37 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7778000
- ip_address: 10.0.86.163

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 >=
- Account avg amount (last 80): 210.45
- Velocity proxy (15): 15
- Account status counts: {'approved': 79, 'chargeback': 2, 'reversed': 4, 'declined': 3}
- Account type counts: {'CASHOUT': 14, 'P2P_SEND': 21, 'DSTV_PAYMENT': 9, 'MERCHPAY': 20, 'CASH
- IP/device reuse top: [('7778-2879', 66), ('7778-2501', 50), ('7778-0525', 50), ('7778-1116', 34)]

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.
- IP/device reuse pattern across multiple accounts is suspicious.