

Fraud Case Report — C12153ced9e22
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Transaction

- txn_id: T7fea5741f5
- account_id: 7730-6658 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 320.12 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7730000
- ip_address: 10.0.142.14

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 >= 300, Account avg amount (last 80): 177.37
- Account avg amount (last 80): 177.37
- Velocity proxy (15): 15
- Account status counts: {'approved': 39, 'reversed': 2, 'declined': 3}
- Account type counts: {'CASHOUT': 6, 'DSTV_PAYMENT': 9, 'P2P_SEND': 9, 'AIRTIME_RECHARGE': 8, 'TRANSFER': 1}
- IP/device reuse top: [('7730-6658', 38), ('7730-6970', 22)]

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.