

Fraud Case Report — C3961d9bdb86
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Transaction

- txn_id: T710438499
- account_id: 7773-1323 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 1032.22 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D33340
- ip_address: 232.49.190.89

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: amount extremely above baseline

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious S
- Account avg amount (last 80): 164.76
- Velocity proxy (15): 15
- Account status counts: {'reversed': 2, 'approved': 31, 'declined': 21}
- Account type counts: {'CASHOUT': 4, 'CASHIN': 3, 'MERCHPAY': 2, 'AIRTIME_RECHARGE': 2, 'P2P_SE
- IP/device reuse top: [('7773-1323', 1)]

Rationale

- Risk CRITICAL (score=87).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.