

Fraud Case Report — C3d3ec5496d85
- Created: 2026-01-18T23:40:42.390612+00:00

Transaction

- txn_id: T668901567
- account_id: 7788-3580 (grade=D)
- type: CASHOUT
- status: reversed
- amount: 949.99 EUR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D43260
- ip_address: 194.71.116.163

Decision

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

Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 177.75
- Velocity proxy (15): 15
- Account status counts: {'reversed': 3, 'approved': 57, 'chargeback': 2, 'declined': 14}
- Account type counts: {'CASHOUT': 7, 'P2P_SEND': 38, 'AIRTIME_RECHARGE': 9, 'CASHIN': 6, 'MERCHE...': 1}
- IP/device reuse top: [('7788-3580', 1)]

Rationale

- Risk CRITICAL (score=102).
- 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.