

Fraud Case Report — Cd209a5be49b0

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Transaction

- txn_id: Tae4f9bb07c
- account_id: 7762-2046 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 492.33 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=US)
- device_id: D7762000
- ip_address: 26.12.85.192

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): 190.04
- Velocity proxy (15): 15
- Account status counts: {'approved': 56, 'declined': 4, 'reversed': 1}
- Account type counts: {'CASHOUT': 10, 'CASHIN': 8, 'DSTV_PAYMENT': 8, 'P2P_SEND': 16, 'AIRTIME_PURCHASE': 1}
- IP/device reuse top: [('7762-6543', 52), ('7762-2046', 48), ('7762-1358', 47), ('7762-4592', 27), ('7762-5258', 27)]

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.