

Fraud Case Report — C0c822bf812a0
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Transaction

- txn_id: T8c1d47d23d
- account_id: 7765-1653 (grade=Medium Risk)
- type: CASHOUT
- status: approved
- amount: 304.78 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D7765000
- ip_address: 10.0.43.183

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 >= 300.00
- Account avg amount (last 80): 131.32
- Velocity proxy (15): 15
- Account status counts: {'approved': 37, 'declined': 2, 'reversed': 1}
- Account type counts: {'CASHOUT': 2, 'CASHIN': 7, 'AIRTIME_RECHARGE': 12, 'DSTV_PAYMENT': 9, 'MISC': 1}
- IP/device reuse top: [('7765-7009', 52), ('7765-1653', 33), ('7765-3120', 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.