

## # Fraud Case Report — C6fd4d1ab3c20

- Created: 2026-01-18T23:39:12.467120+00:00

### ## Transaction

- txn\_id: T642535196
- account\_id: 7764-9245 (grade=A)
- type: CASHOUT
- status: declined
- amount: 845.38 EUR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: GB (home=ZW)
- device\_id: D23409
- ip\_address: 221.179.111.130

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 176.06
- Velocity proxy (15): 15
- Account status counts: {'declined': 27, 'approved': 60, 'chargeback': 1}
- Account type counts: {'CASHOUT': 7, 'P2P\_SEND': 58, 'MERCHPAY': 8, 'DSTV\_PAYMENT': 5, 'CASHIN
- IP/device reuse top: [('7764-9245', 1)]

### ## Rationale

- Risk HIGH (score=82).
- 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.