Fraud Case Report — C1f04626f3528
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Transaction
- txn_id: T94d2dcc4d7
- account_id: 7738-5712 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 464.77 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7738000
- ip_address: 251.92.171.74

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 >=
- Account avg amount (last 80): 188.97
- Velocity proxy (15): 15
- Account status counts: {'approved': 40, 'declined': 3, 'reversed': 2}
- Account type counts: {'CASHOUT': 7, 'DSTV_PAYMENT': 13, 'P2P_SEND': 9, 'MERCHPAY': 9, 'AIRTIME
- IP/device reuse top: [('7738-7559', 52), ('7738-9459', 50), ('7738-5712', 31), ('7738-6419', 29), ('7738-312

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.