

## # Fraud Case Report — C392430ac1558

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### ## Transaction

- txn\_id: T391393555
- account\_id: 7182-7283 (grade=B)
- type: CASHOUT
- status: approved
- amount: 976.09 USD
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: ZA (home=ZW)
- device\_id: D38693
- ip\_address: 152.98.183.46

### ## Decision

- Decision: **\*\*BLOCK\*\***
- Recommended action: High-confidence fraud: amount extremely above baseline

### ## Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, High amount
- Account avg amount (last 80): 153.88
- Velocity proxy (15): 15
- Account status counts: {'approved': 23, 'declined': 10}
- Account type counts: {'CASHOUT': 1, 'DSTV\_PAYMENT': 2, 'AIRTIME\_RECHARGE': 3, 'P2P\_SEND': 24}
- IP/device reuse top: [('7182-7283', 1)]

### ## Rationale

- Risk HIGH (score=79).
- 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.