

Fraud Case Report — C6fd4d1ab3c20
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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
- 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': 1}
- IP/device reuse top: [('7764-9245', 1)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.