

Fraud Case Report — Cea0a9ce99ac8
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Transaction

- txn_id: Tb65401075a
- account_id: 7824-5336 (grade=Medium Risk)
- type: CASHOUT
- status: declined
- amount: 405.76 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D14097
- ip_address: 12.76.143.244

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 144.78
- Velocity proxy (15): 15
- Account status counts: {'declined': 5, 'approved': 70, 'reversed': 2}
- Account type counts: {'CASHOUT': 10, 'CASHIN': 10, 'P2P_SEND': 13, 'MERCHPAY': 6, 'AIRTIME_RECV': 1}
- IP/device reuse top: [('7824-5336', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.