

Fraud Case Report — Ca372bb864fa2

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Transaction

- txn_id: T1ff127cb06
- account_id: 7760-0029 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 334.97 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7760000
- ip_address: 153.234.25.178

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 >= 300
- Account avg amount (last 80): 145.72
- Velocity proxy (15): 15
- Account status counts: {'approved': 42, 'reversed': 3, 'chargeback': 2, 'declined': 4}
- Account type counts: {'CASHOUT': 7, 'DSTV_PAYMENT': 5, 'MERCHPAY': 12, 'P2P_SEND': 8, 'AIRTIME': 1}
- IP/device reuse top: [('7760-7673', 84), ('7760-0029', 38), ('7760-3937', 13), ('7760-0044', 8)]

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.