

Fraud Case Report — Cc587c842ce7c
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Transaction

- txn_id: T1a798a99a5
- account_id: 7730-2003 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 433.48 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D7730000
- ip_address: 32.134.55.159

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 >= 3x
- Account avg amount (last 80): 113.67
- Velocity proxy (15): 15
- Account status counts: {'approved': 40, 'reversed': 1, 'chargeback': 1, 'declined': 1}
- Account type counts: {'CASHOUT': 7, 'DSTV_PAYMENT': 6, 'CASHIN': 6, 'AIRTIME_RECHARGE': 13, 'P2P_PAYMENT': 1}
- IP/device reuse top: [('7730-6658', 68), ('7730-6970', 39), ('7730-2003', 33), ('7730-1147', 29)]

Rationale

- Risk HIGH (score=66).
- 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.
- IP/device reuse pattern across multiple accounts is suspicious.