

Fraud Case Report — Cf8ee432da12a

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Transaction

- txn_id: T1109f205f6
- account_id: 7770-7743 (grade=Medium Risk)
- type: CASHOUT
- status: approved
- amount: 445.16 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=AE)
- device_id: D7770000
- ip_address: 10.0.118.150

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): 202.19
- Velocity proxy (15): 15
- Account status counts: {'approved': 24, 'declined': 4, 'reversed': 2}
- Account type counts: {'CASHOUT': 3, 'MERCHPAY': 6, 'DSTV_PAYMENT': 6, 'CASHIN': 3, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7770-7743', 24)]

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.