

Fraud Case Report — C2834d10f554c
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Transaction

- txn_id: T7a28af6bcf
- account_id: 7766-4634 (grade=High Risk)
- type: CASHOUT
- status: approved
- amount: 436.78 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7766000
- ip_address: 173.200.230.146

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 >= 436.78 USD
- Account avg amount (last 80): 159.82
- Velocity proxy (15): 15
- Account status counts: {'approved': 108, 'chargeback': 1, 'declined': 8, 'reversed': 3}
- Account type counts: {'CASHOUT': 19, 'CASHIN': 18, 'DSTV_PAYMENT': 16, 'AIRTIME_RECHARGE': 20}
- IP/device reuse top: [('7766-5783', 101), ('7766-4634', 99)]

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.