

# Fraud Case Report — Ccb175c5e1e43  
- Created: 2026-01-18T23:42:40.417025+00:00

#### ## Transaction

- txn\_id: T290936598
- account\_id: 7185-5311 (grade=B)
- type: CASHOUT
- status: approved
- amount: 890.05 EUR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: US (home=ZW)
- device\_id: D16043
- ip\_address: 238.76.250.54

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, High amount
- Account avg amount (last 80): 190.69
- Velocity proxy (15): 15
- Account status counts: {'approved': 47, 'chargeback': 6, 'reversed': 2, 'declined': 10}
- Account type counts: {'CASHOUT': 4, 'CASHIN': 5, 'MERCHPAY': 13, 'AIRTIME\_RECHARGE': 13, 'DSTV': 1}
- IP/device reuse top: [('7185-5311', 1)]

#### ## Rationale

- Risk HIGH (score=79).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.