

Fraud Case Report — C8c00c3e748fc
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Transaction

- txn_id: T54fd76333a
- account_id: 7847-7119 (grade=Medium-Low Risk)
- type: CASHOUT
- status: reversed
- amount: 57.17 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D42914
- ip_address: 10.0.18.174

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 152.46
- Velocity proxy (15): 15
- Account status counts: {'reversed': 5, 'approved': 65, 'declined': 5, 'chargeback': 1}
- Account type counts: {'CASHOUT': 13, 'DSTV_PAYMENT': 11, 'P2P_SEND': 13, 'CASHIN': 11, 'AIRTIME': 11}
- IP/device reuse top: [('7847-7119', 1), ('7723-7232', 1), ('7766-8234', 1)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.