

Fraud Case Report — C392430ac1558
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Transaction

- txn_id: T391393555
- account_id: 7182-7283 (grade=B)
- type: CASHOUT
- status: approved
- amount: 976.09 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D38693
- ip_address: 152.98.183.46

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: amount extremely above baseline

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): 153.88
- Velocity proxy (15): 15
- Account status counts: {'approved': 23, 'declined': 10}
- Account type counts: {'CASHOUT': 1, 'DSTV_PAYMENT': 2, 'AIRTIME_RECHARGE': 3, 'P2P_SEND': 24}
- IP/device reuse top: [('7182-7283', 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.