

Fraud Case Report — Cd3a98f83ec62

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Transaction

- txn_id: T693244ded9
- account_id: 7724-2126 (grade=Medium Risk)
- type: CASHOUT
- status: chargeback
- amount: 154.1 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D21545
- ip_address: 10.0.174.80

Decision

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

Evidence

- Risk level: CRITICAL (score=89)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Fraud-confirmation
- Account avg amount (last 80): 187.27
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 81, 'declined': 5, 'reversed': 3}
- Account type counts: {'CASHOUT': 13, 'P2P_SEND': 15, 'AIRTIME_RECHARGE': 13, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7724-2126', 1), ('7764-7758', 1)]

Rationale

- Risk CRITICAL (score=89).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).