

Fraud Case Report — C1b60739048b7
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Transaction

- txid: Tf621f0764a
- account_id: 7726-7243 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 486.99 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7726000
- ip_address: 10.0.197.48

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 >= 486.99 USD
- Account avg amount (last 80): 194.18
- Velocity proxy (15): 15
- Account status counts: {'approved': 52, 'declined': 5, 'chargeback': 1, 'reversed': 3}
- Account type counts: {'CASHOUT': 9, 'CASHIN': 10, 'P2P_SEND': 11, 'MERCHPAY': 12, 'AIRTIME_RECV': 13}
- IP/device reuse top: [('7726-8759', 54), ('7726-7243', 49)]

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.