

Fraud Case Report — Cf0c775c04fed

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Transaction

- txn_id: Tcf100cb6ab
- account_id: 7890-1963 (grade=Medium Risk)
- type: CASHOUT
- status: approved
- amount: 403.67 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D62618
- ip_address: 10.0.104.229

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 >= 300
- Account avg amount (last 80): 174.51
- Velocity proxy (15): 15
- Account status counts: {'approved': 18, 'declined': 1, 'reversed': 2}
- Account type counts: {'CASHOUT': 3, 'DSTV_PAYMENT': 4, 'P2P_SEND': 5, 'CASHIN': 2, 'MERCHPAY': 1}
- IP/device reuse top: [('7890-1963', 1), ('7762-5250', 1)]

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.