Fraud Case Report — C7116de9665a3
- Created: 2026-01-18T23:33:16.549120+00:00

Transaction
- txn_id: T436946720
- account_id: 7731-9855 (grade=C)
- type: CASHOUT
- status: approved
- amount: 1192.71 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D67764
- ip_address: 162.104.100.31

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

Evidence
- Risk level: CRITICAL (score=87)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 177.98
- Velocity proxy (15): 15
- Account status counts: {'approved': 30, 'reversed': 2, 'chargeback': 2, 'declined': 6}
- Account type counts: {'CASHOUT': 7, 'AIRTIME_RECHARGE': 5, 'CASHIN': 6, 'DSTV_PAYMENT': 6, 'MI
- IP/device reuse top: [('7731-9855', 1)]

Rationale
- Risk CRITICAL (score=87).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.