

Fraud Case Report — C9b284f7fdb98

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Transaction

- txn_id: T0f302cfee4
- account_id: 7725-5378 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 346.69 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=AE)
- device_id: D7725000
- ip_address: 10.0.137.100

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 >= 3x
- Account avg amount (last 80): 107.51
- Velocity proxy (15): 15
- Account status counts: {'approved': 15, 'reversed': 2}
- Account type counts: {'CASHOUT': 3, 'DSTV_PAYMENT': 7, 'MERCHPAY': 2, 'AIRTIME_RECHARGE': 4}
- IP/device reuse top: [('7725-9361', 93), ('7725-8089', 84), ('7725-2774', 13), ('7725-5378', 10)]

Rationale

- Risk HIGH (score=66).
- 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.
- IP/device reuse pattern across multiple accounts is suspicious.