Fraud Case Report — C3d01666529bd
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Transaction
- txn_id: Tea7e76fd51
- account_id: 7755-5337 (grade=Medium-Low Risk)
- type: CASHOUT
- status: declined
- amount: 396.75 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D7755000
- ip_address: 10.0.88.6

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

Evidence
- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 195.62
- Velocity proxy (15): 15
- Account status counts: {'declined': 6, 'approved': 49, 'reversed': 2}
- Account type counts: {'CASHOUT': 11, 'P2P_SEND': 12, 'MERCHPAY': 14, 'AIRTIME_RECHARGE': 8, 'C
- IP/device reuse top: [('7755-1121', 51), ('7755-3985', 50), ('7755-5337', 47), ('7755-5147', 31), ('7755-717

Rationale
- Risk HIGH (score=74).
- 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.