

## # Fraud Case Report — C378d6861464b

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### ## Transaction

- txn\_id: T156755765
- account\_id: 7107-7842 (grade=A)
- type: CASHOUT
- status: declined
- amount: 762.94 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: US (home=ZW)
- device\_id: D33187
- ip\_address: 173.152.156.224

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 168.42
- Velocity proxy (15): 15
- Account status counts: {'declined': 15, 'approved': 31, 'reversed': 2, 'chargeback': 1}
- Account type counts: {'CASHOUT': 4, 'P2P\_SEND': 33, 'MERCHPAY': 2, 'AIRTIME\_RECHARGE': 5, 'CA
- IP/device reuse top: [('7107-7842', 1)]

### ## Rationale

- Risk HIGH (score=69).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.