

# Fraud Case Report — C04dbac68c8a5  
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### ## Transaction

- txn\_id: T301294907
- account\_id: 7764-9245 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 632.53 USD
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: NG (home=ZW)
- device\_id: D90003
- ip\_address: 5.24.177.58

### ## 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): 179.82
- Velocity proxy (15): 15
- Account status counts: {'reversed': 1, 'approved': 69, 'declined': 28, 'chargeback': 1}
- Account type counts: {'CASHOUT': 9, 'AIRTIME\_RECHARGE': 7, 'P2P\_SEND': 61, 'MERCHPAY': 10, 'C
- IP/device reuse top: [('7764-9245', 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.