

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.