

## # Fraud Case Report — C6d347177ddb8

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### ## Transaction

- txn\_id: T199936436
- account\_id: 7785-2349 (grade=B)
- type: CASHOUT
- status: approved
- amount: 443.9 EUR
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: US (home=ZW)
- device\_id: D7785000
- ip\_address: 10.0.135.87

### ## Decision

- Decision: \*\*REVIEW\*\*
- Recommended action: Queue for manual review + step-up verification

### ## Evidence

- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >= 300
- Account avg amount (last 80): 209.32
- Velocity proxy (15): 6
- Account status counts: {'approved': 5, 'reversed': 1}
- Account type counts: {'CASHOUT': 2, 'AIRTIME\_RECHARGE': 1, 'DSTV\_PAYMENT': 1, 'P2P\_SEND': 1, 'P2P\_RECEIVE': 1}
- IP/device reuse top: [('7785-2349', 6), ('7785-7700', 2)]

### ## Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.