

## # Fraud Case Report — C880671ae7114

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### ## Transaction

- txn\_id: Te8d5f078dc
- account\_id: 7895-5792 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 483.4 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: ZW (home=US)
- device\_id: D7895000
- ip\_address: 10.0.69.100

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >= 3x
- Account avg amount (last 80): 142.84
- Velocity proxy (15): 15
- Account status counts: {'approved': 76, 'reversed': 1, 'declined': 6}
- Account type counts: {'CASHOUT': 11, 'DSTV\_PAYMENT': 18, 'MERCHPAY': 15, 'CASHIN': 14, 'AIRTIMO': 1}
- IP/device reuse top: [('7895-5792', 66)]

### ## Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- 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.