

Fraud Case Report — C3d78a5650744

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Transaction

- txn_id: T610132723
- account_id: 7107-7842 (grade=A)
- type: CASHOUT
- status: approved
- amount: 950.51 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D97934
- ip_address: 117.158.180.62

Decision

- Decision: ****BLOCK****
- Recommended action: High-confidence fraud: amount extremely above baseline

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, High amount
- Account avg amount (last 80): 153.35
- Velocity proxy (15): 15
- Account status counts: {'approved': 16, 'chargeback': 1, 'declined': 4}
- Account type counts: {'CASHOUT': 3, 'CASHIN': 3, 'AIRTIME_RECHARGE': 3, 'P2P_SEND': 10, 'DSTV_
- IP/device reuse top: [('7107-7842', 1)]

Rationale

- Risk HIGH (score=74).
- 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.