# Fraud Case Report — Cd656ec8063b2
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## Transaction
- txn_id: T996439110
- account_id: 7186-3401 (grade=C)
- type: CASHOUT
- status: declined
- amount: 713.02 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D42099
- ip_address: 14.153.232.124

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

## Evidence
- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 166.55
- Velocity proxy (15): 15
- Account status counts: {'declined': 25, 'approved': 75, 'chargeback': 2, 'reversed': 1}
- Account type counts: {'CASHOUT': 9, 'CASHIN': 7, 'MERCHPAY': 9, 'AIRTIME_RECHARGE': 10, 'P2P_S
- IP/device reuse top: [('7186-3401', 1)]

## Rationale
- Risk HIGH (score=82).
- 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.