Fraud Case Report — Cae6cf8f88be6
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Transaction
- txn_id: T892508939
- account_id: 7788-3580 (grade=D)
- type: CASHOUT
- status: declined
- amount: 1160.59 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D21013
- ip_address: 7.48.200.121

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

Evidence
- Risk level: CRITICAL (score=102)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 189.28
- Velocity proxy (15): 15
- Account status counts: {'declined': 15, 'approved': 58, 'reversed': 3, 'chargeback': 2}
- Account type counts: {'CASHOUT': 8, 'CASHIN': 7, 'P2P_SEND': 38, 'AIRTIME_RECHARGE': 9, 'MERCH
- IP/device reuse top: [('7788-3580', 1)]

Rationale
- Risk CRITICAL (score=102).
- 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.