

Fraud Case Report — C60f308694f67
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Transaction

- txn_id: T813374951
- account_id: 7185-5311 (grade=B)
- type: CASHOUT
- status: declined
- amount: 705.65 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D72677
- ip_address: 33.101.69.183

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious S
- Account avg amount (last 80): 196.23
- Velocity proxy (15): 15
- Account status counts: {'declined': 11, 'approved': 48, 'chargeback': 6, 'reversed': 2}
- Account type counts: {'CASHOUT': 6, 'CASHIN': 5, 'MERCHPAY': 13, 'AIRTIME_RECHARGE': 13, 'DSTV': 1}
- IP/device reuse top: [('7185-5311', 1)]

Rationale

- Risk HIGH (score=74).
- 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.