Fraud Case Report — C5675e968ba53
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Transaction
- txn_id: T290564481
- account_id: 7773-1323 (grade=B)
- type: CASHOUT
- status: declined
- amount: 429.38 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D10396
- ip_address: 56.15.38.199

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): 160.6
- Velocity proxy (15): 15
- Account status counts: {'declined': 27, 'approved': 51, 'reversed': 2}
- Account type counts: {'CASHOUT': 7, 'DSTV_PAYMENT': 5, 'AIRTIME_RECHARGE': 3, 'CASHIN': 5, 'P2
- IP/device reuse top: [('7773-1323', 1)]

Rationale
- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.