Fraud Case Report — C07924475ec52
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Transaction
- txn_id: Ta3d23bf07b
- account_id: 7776-1972 (grade=Medium Risk)
- type: CASHOUT
- status: approved
- amount: 464.66 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D87602
- ip_address: 10.0.198.184

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

Evidence
- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >=
- Account avg amount (last 80): 200.77
- Velocity proxy (15): 15
- Account status counts: {'approved': 74, 'declined': 10, 'chargeback': 3, 'reversed': 2}
- Account type counts: {'CASHOUT': 14, 'MERCHPAY': 18, 'CASHIN': 20, 'P2P_SEND': 16, 'DSTV_PAYMI
- IP/device reuse top: [('7776-1972', 1), ('7713-6233', 1), ('7761-3042', 1)]

Rationale
- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.