Fraud Case Report — Cebc68a96b200
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Transaction
- txn_id: T299314924
- account_id: 7160-4031 (grade=C)
- type: CASHOUT
- status: declined
- amount: 1087.02 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D21779
- ip_address: 170.52.91.235

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

Evidence
- Risk level: CRITICAL (score=95)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 238.86
- Velocity proxy (15): 15
- Account status counts: {'declined': 4, 'approved': 12, 'reversed': 1}
- Account type counts: {'CASHOUT': 5, 'MERCHPAY': 1, 'P2P_SEND': 4, 'CASHIN': 5, 'AIRTIME_RECHAR
- IP/device reuse top: [('7160-4031', 1)]

Rationale
- Risk CRITICAL (score=95).
- 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.