

## # Fraud Case Report — Cfc63495dd04f

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### ## Transaction

- txn\_id: T160434110
- account\_id: 7785-7700 (grade=D)
- type: CASHOUT
- status: declined
- amount: 411.96 EUR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: ZW (home=ZW)
- device\_id: D7785000
- ip\_address: 10.0.58.146

### ## Decision

- Decision: \*\*REVIEW\*\*
- Recommended action: Queue for manual review + step-up verification

### ## Evidence

- Risk level: HIGH (score=67)
- Reasons: Lower customer grade: D, Card-not-present, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 238.32
- Velocity proxy (15): 9
- Account status counts: {'declined': 1, 'approved': 8}
- Account type counts: {'CASHOUT': 4, 'MERCHPAY': 1, 'AIRTIME\_RECHARGE': 3, 'DSTV\_PAYMENT': 1}
- IP/device reuse top: [('7785-2349', 24), ('7785-7700', 5)]

### ## Rationale

- Risk HIGH (score=67).
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.