

## # Fraud Case Report — C865b03868b3d

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### ## Transaction

- txn\_id: T790564343
- account\_id: 7777-1484 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 542.93 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: ZW (home=ZA)
- device\_id: D86374
- ip\_address: 241.58.93.38

### ## 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): 169.87
- Velocity proxy (15): 15
- Account status counts: {'reversed': 3, 'approved': 38, 'declined': 16}
- Account type counts: {'CASHOUT': 7, 'CASHIN': 5, 'P2P\_SEND': 30, 'DSTV\_PAYMENT': 4, 'MERCHPAY
- IP/device reuse top: [('7777-1484', 1)]

### ## Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.