

## # Fraud Case Report — C3d3ec5496d85

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### ## Transaction

- txn\_id: T668901567
- account\_id: 7788-3580 (grade=D)
- type: CASHOUT
- status: reversed
- amount: 949.99 EUR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: AE (home=ZW)
- device\_id: D43260
- ip\_address: 194.71.116.163

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 177.75
- Velocity proxy (15): 15
- Account status counts: {'reversed': 3, 'approved': 57, 'chargeback': 2, 'declined': 14}
- Account type counts: {'CASHOUT': 7, 'P2P\_SEND': 38, 'AIRTIME\_RECHARGE': 9, 'CASHIN': 6, 'MERCHANT': 1}
- IP/device reuse top: [('7788-3580', 1)]

### ## Rationale

- Risk CRITICAL (score=102).
- 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.