Fraud Case Report — Cf90f07850d15
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Transaction
- txn_id: T763265238
- account_id: 7726-0888 (grade=C)
- type: CASHOUT
- status: reversed
- amount: 798.65 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D61920
- ip_address: 156.105.96.215

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

Evidence
- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 170.36
- Velocity proxy (15): 15
- Account status counts: {'reversed': 2, 'approved': 82, 'declined': 35, 'chargeback': 1}
- Account type counts: {'CASHOUT': 9, 'MERCHPAY': 9, 'DSTV_PAYMENT': 4, 'CASHIN': 6, 'P2P_SEND':
- IP/device reuse top: [('7726-0888', 1)]

Rationale
- Risk HIGH (score=82).
- 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.