Fraud Case Report — Cc77f79354a44
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Transaction
- txn_id: T43c8f31e76
- account_id: 7754-1899 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 327.26 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D22389
- ip_address: 222.132.209.144

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

Evidence
- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >=
- Account avg amount (last 80): 146.82
- Velocity proxy (15): 15
- Account status counts: {'approved': 95, 'declined': 10, 'reversed': 4, 'chargeback': 2}
- Account type counts: {'CASHOUT': 9, 'DSTV_PAYMENT': 19, 'MERCHPAY': 20, 'P2P_SEND': 21, 'CASH
- IP/device reuse top: [('7754-1899', 1), ('7826-6306', 1), ('7774-4111', 1)]

Rationale
- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.