Fraud Case Report — Cba0a14edd094
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Transaction
- txn_id: T160847479
- account_id: 7771-3631 (grade=D)
- type: CASHOUT
- status: declined
- amount: 267.66 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D37677
- ip_address: 222.105.35.133

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

Evidence
- Risk level: HIGH (score=77)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 164.33
- Velocity proxy (15): 15
- Account status counts: {'declined': 24, 'approved': 58, 'chargeback': 2, 'reversed': 2}
- Account type counts: {'CASHOUT': 7, 'P2P_SEND': 36, 'AIRTIME_RECHARGE': 10, 'DSTV_PAYMENT':
- IP/device reuse top: [('7771-3631', 1)]

Rationale
- Risk HIGH (score=77).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.