

# Fraud Case Report — C8c380a275f9d  
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## ## Transaction

- txn\_id: T667660262
- account\_id: 7778-8232 (grade=A)
- type: CASHOUT
- status: declined
- amount: 803.7 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: NG (home=ZW)
- device\_id: D64985
- ip\_address: 56.190.206.82

## ## Decision

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

## ## Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 226.29
- Velocity proxy (15): 15
- Account status counts: {'declined': 7, 'approved': 27, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'CASHOUT': 4, 'P2P\_SEND': 17, 'MERCHPAY': 5, 'AIRTIME\_RECHARGE': 4, 'CA
- IP/device reuse top: [('7778-8232', 1)]

## ## Rationale

- Risk HIGH (score=82).
- 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.