

Fraud Case Report — Cb8f07e89ac0e
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Transaction

- txn_id: T413751839
- account_id: 7785-2349 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 694.36 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D85900
- ip_address: 224.113.44.131

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious S
- Account avg amount (last 80): 173.56
- Velocity proxy (15): 15
- Account status counts: {'reversed': 7, 'approved': 59, 'declined': 21, 'chargeback': 1}
- Account type counts: {'CASHOUT': 14, 'AIRTIME_RECHARGE': 7, 'MERCHPAY': 4, 'CASHIN': 8, 'P2P_S'}
- IP/device reuse top: [('7785-2349', 1)]

Rationale

- Risk HIGH (score=74).
- 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.