

Fraud Case Report — C336772fc4427
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Transaction

- txn_id: T153918576
- account_id: 7728-8431 (grade=B)
- type: CASHOUT
- status: approved
- amount: 743.6 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D80429
- ip_address: 4.7.20.78

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 >= 743.6 USD
- Account avg amount (last 80): 165.35
- Velocity proxy (15): 15
- Account status counts: {'approved': 76, 'reversed': 5, 'declined': 38, 'chargeback': 1}
- Account type counts: {'CASHOUT': 5, 'MERCHPAY': 13, 'AIRTIME_RECHARGE': 6, 'P2P_SEND': 87, 'CREDIT_CARD': 1}
- IP/device reuse top: [('7728-8431', 1)]

Rationale

- Risk HIGH (score=66).
- 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.