Fraud Case Report — C7bdfbf894a54
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Transaction
- txn_id: T826009434
- account_id: 7724-1167 (grade=B)
- type: CASHOUT
- status: declined
- amount: 918.86 EUR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D76758
- ip_address: 49.41.73.135

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

Evidence
- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 163.09
- Velocity proxy (15): 15
- Account status counts: {'declined': 17, 'approved': 41, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'CASHOUT': 4, 'MERCHPAY': 3, 'AIRTIME_RECHARGE': 5, 'P2P_SEND': 40, 'DS
- IP/device reuse top: [('7724-1167', 1)]

Rationale
- Risk CRITICAL (score=87).
- 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.