

Fraud Case Report — C5d270b8f99e1

- Created: 2026-01-19T01:13:45.312459+00:00

Transaction

- txn_id: Td1932f137a
- account_id: 7760-7673 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 486.48 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D7760000
- ip_address: 10.0.24.116

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 >= 300
- Account avg amount (last 80): 228.75
- Velocity proxy (15): 15
- Account status counts: {'approved': 18, 'declined': 3}
- Account type counts: {'CASHOUT': 3, 'MERCHPAY': 5, 'P2P_SEND': 6, 'AIRTIME_RECHARGE': 2, 'CASH_IN': 1}
- IP/device reuse top: [('7760-7673', 16), ('7771-3875', 1)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.