

Fraud Case Report — C982c20429885
- Created: 2026-01-18T23:36:50.869396+00:00

Transaction

- txn_id: T170480022
- account_id: 7784-1328 (grade=B)
- type: CASHOUT
- status: declined
- amount: 131.13 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D23870
- ip_address: 10.0.138.158

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 195.29
- Velocity proxy (15): 15
- Account status counts: {'declined': 24, 'approved': 36, 'reversed': 3, 'chargeback': 2}
- Account type counts: {'CASHOUT': 5, 'P2P_SEND': 37, 'AIRTIME_RECHARGE': 7, 'CASHIN': 4, 'MERCHE': 1}
- IP/device reuse top: [('7784-1328', 1)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.