

Fraud Case Report — C71c079eb517e

- Created: 2026-01-18T23:39:49.475418+00:00

Transaction

- txn_id: T684405118
- account_id: 7855-8748 (grade=B)
- type: CASHOUT
- status: approved
- amount: 939.51 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D24859
- ip_address: 252.226.125.113

Decision

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

Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, High amount
- Account avg amount (last 80): 186.07
- Velocity proxy (15): 15
- Account status counts: {'approved': 70, 'declined': 31, 'chargeback': 2, 'reversed': 1}
- Account type counts: {'CASHOUT': 7, 'P2P_SEND': 63, 'MERCHPAY': 13, 'CASHIN': 5, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7855-8748', 1)]

Rationale

- Risk HIGH (score=79).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.