

Fraud Case Report — C73545efe3604

- Created: 2026-01-18T23:27:50.567733+00:00

Transaction

- txn_id: T133542076
- account_id: 7123-2508 (grade=A)
- type: CASHOUT
- status: declined
- amount: 325.3 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D56338
- ip_address: 242.143.14.61

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 184.11
- Velocity proxy (15): 15
- Account status counts: {'declined': 2, 'approved': 13, 'reversed': 1}
- Account type counts: {'CASHOUT': 4, 'DSTV_PAYMENT': 2, 'P2P_SEND': 1, 'CASHIN': 2, 'MERCHPAY': 1}
- IP/device reuse top: [('7123-2508', 1)]

Rationale

- Risk HIGH (score=69).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.