Fraud Case Report — C7b31a2ab6cd8
- Created: 2026-01-18T23:31:09.935824+00:00

Transaction
- txn_id: T926375438
- account_id: 7182-7283 (grade=B)
- type: CASHOUT
- status: approved
- amount: 1196.48 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D10895
- ip_address: 102.184.122.54

Decision
- Decision: **BLOCK**
- Recommended action: High-confidence fraud: amount extremely above baseline

Evidence
- Risk level: HIGH (score=79)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, High amoun
- Account avg amount (last 80): 159.65
- Velocity proxy (15): 15
- Account status counts: {'approved': 47, 'reversed': 1, 'declined': 23}
- Account type counts: {'CASHOUT': 6, 'DSTV_PAYMENT': 4, 'MERCHPAY': 4, 'P2P_SEND': 51, 'AIRTIMI
- IP/device reuse top: [('7182-7283', 1)]

Rationale
- Risk HIGH (score=79).
- 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.