

Fraud Case Report — Cae4616b4a227

- Created: 2026-01-19T01:28:25.297816+00:00

Transaction

- txn_id: T543f5f0612
- account_id: 7769-5317 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 351.12 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7769000
- ip_address: 10.0.21.222

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): 168.46
- Velocity proxy (15): 15
- Account status counts: {'approved': 39, 'declined': 1, 'chargeback': 1}
- Account type counts: {'CASHOUT': 9, 'AIRTIME_RECHARGE': 4, 'MERCHPAY': 3, 'P2P_SEND': 9, 'DST': 1}
- IP/device reuse top: [('7769-5317', 28)]

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.