

# Fraud Case Report — Cadb73197fa13  
- Created: 2026-01-18T23:41:25.642741+00:00

#### ## Transaction

- txn\_id: T623970369
- account\_id: 7116-4749 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 492.46 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: ZA (home=ZW)
- device\_id: D7116000
- ip\_address: 10.0.197.189

#### ## 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
- Account avg amount (last 80): 170.81
- Velocity proxy (15): 15
- Account status counts: {'reversed': 4, 'approved': 75, 'declined': 21}
- Account type counts: {'CASHOUT': 12, 'MERCHPAY': 8, 'DSTV\_PAYMENT': 6, 'AIRTIME\_RECHARGE': 1}
- IP/device reuse top: [('7116-4749', 77)]

#### ## 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.
- IP/device reuse pattern across multiple accounts is suspicious.