Fraud Case Report — C12e899b973d6
- Created: 2026-01-19T01:37:09.240592+00:00

Transaction
- txn_id: T44333c8096
- account_id: 7789-2301 (grade=Medium Risk)
- type: CASHOUT
- status: approved
- amount: 321.03 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7789000
- ip_address: 189.60.150.234

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 >=
- Account avg amount (last 80): 160.38
- Velocity proxy (15): 15
- Account status counts: {'approved': 51, 'reversed': 2, 'chargeback': 1, 'declined': 2}
- Account type counts: {'CASHOUT': 10, 'P2P_SEND': 8, 'AIRTIME_RECHARGE': 8, 'DSTV_PAYMENT':
- IP/device reuse top: [('7789-7941', 54), ('7789-2301', 47)]

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.