

## # Fraud Case Report — Cb9aeeb28a92f

- Created: 2026-01-18T23:26:00.445116+00:00

### ## Transaction

- txn\_id: T993448545
- account\_id: 7160-4031 (grade=C)
- type: CASHOUT
- status: declined
- amount: 888.88 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: ZA (home=ZW)
- device\_id: D18126
- ip\_address: 134.234.162.231

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 186.2
- Velocity proxy (15): 15
- Account status counts: {'declined': 14, 'approved': 27, 'reversed': 1}
- Account type counts: {'CASHOUT': 7, 'P2P\_SEND': 27, 'MERCHPAY': 1, 'CASHIN': 5, 'AIRTIME\_RECHARGE': 1}
- IP/device reuse top: [('7160-4031', 1)]

### ## Rationale

- Risk CRITICAL (score=95).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.