

Fraud Case Report — C80832b17758e

- Created: 2026-01-18T23:22:46.946471+00:00

Transaction

- txn_id: T707595716
- account_id: 7855-8748 (grade=B)
- type: CASHOUT
- status: declined
- amount: 669.87 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D79890
- ip_address: 6.155.73.182

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 182.64
- Velocity proxy (15): 15
- Account status counts: {'declined': 14, 'chargeback': 1, 'approved': 30}
- Account type counts: {'CASHOUT': 1, 'MERCHPAY': 5, 'AIRTIME_RECHARGE': 3, 'P2P_SEND': 33, 'CA
- IP/device reuse top: [('7855-8748', 1)]

Rationale

- Risk HIGH (score=74).
- 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.