

Fraud Case Report — C8c380a275f9d
- Created: 2026-01-18T23:27:05.363542+00:00

Transaction

- txn_id: T667660262
- account_id: 7778-8232 (grade=A)
- type: CASHOUT
- status: declined
- amount: 803.7 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D64985
- ip_address: 56.190.206.82

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 226.29
- Velocity proxy (15): 15
- Account status counts: {'declined': 7, 'approved': 27, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'CASHOUT': 4, 'P2P_SEND': 17, 'MERCHPAY': 5, 'AIRTIME_RECHARGE': 4, 'CA
- IP/device reuse top: [('7778-8232', 1)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.