

Fraud Case Report — Cae574a4a58c9
- Created: 2026-01-18T23:23:45.568019+00:00

Transaction

- txn_id: T108932283
- account_id: 7713-4195 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 632.11 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D70763
- ip_address: 11.8.103.249

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): 127.62
- Velocity proxy (15): 15
- Account status counts: {'reversed': 1, 'approved': 18, 'chargeback': 1, 'declined': 2}
- Account type counts: {'CASHOUT': 3, 'MERCHPAY': 5, 'CASHIN': 3, 'AIRTIME_RECHARGE': 8, 'DSTV_'
- IP/device reuse top: [('7713-4195', 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.