Fraud Case Report — Ce4414102f573
- Created: 2026-01-19T05:03:31.249656+00:00

Transaction
- txn_id: T240692ac24
- account_id: 7735-2441 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 358.17 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7735000
- ip_address: 10.0.115.121

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): 133.49
- Velocity proxy (15): 15
- Account status counts: {'approved': 108, 'chargeback': 2, 'reversed': 7, 'declined': 3}
- Account type counts: {'CASHOUT': 20, 'P2P_SEND': 19, 'DSTV_PAYMENT': 20, 'CASHIN': 28, 'AIRTIME
- IP/device reuse top: [('7735-2441', 100), ('7735-3629', 30), ('7735-6812', 27), ('7735-7998', 22), ('7735-00

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.