

Fraud Case Report — Cadb73197fa13

- Created: 2026-01-18T23:41:25.642741+00:00

Transaction

- txn_id: T623970369
- account_id: 7116-4749 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 492.46 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7116000
- ip_address: 10.0.197.189

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 170.81
- Velocity proxy (15): 15
- Account status counts: {'reversed': 4, 'approved': 75, 'declined': 21}
- Account type counts: {'CASHOUT': 12, 'MERCHPAY': 8, 'DSTV_PAYMENT': 6, 'AIRTIME_RECHARGE':
- IP/device reuse top: [('7116-4749', 77)]

Rationale

- Risk HIGH (score=69).
- 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.