

# Fraud Case Report — Cae4616b4a227  
- Created: 2026-01-19T01:28:25.297816+00:00

#### ## Transaction

- txn\_id: T543f5f0612
- account\_id: 7769-5317 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 351.12 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: US (home=ZA)
- device\_id: D7769000
- ip\_address: 10.0.21.222

#### ## 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 >= 351.12 USD
- Account avg amount (last 80): 168.46
- Velocity proxy (15): 15
- Account status counts: {'approved': 39, 'declined': 1, 'chargeback': 1}
- Account type counts: {'CASHOUT': 9, 'AIRTIME\_RECHARGE': 4, 'MERCHANTPAY': 3, 'P2P\_SEND': 9, 'DST': 1}
- IP/device reuse top: [('7769-5317', 28)]

#### ## 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.