

Fraud Case Report — Cd283bcefd830
- Created: 2026-01-18T23:26:23.999693+00:00

Transaction

- txn_id: T593882594
- account_id: 7784-1328 (grade=B)
- type: CASHOUT
- status: declined
- amount: 934.54 EUR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D76114
- ip_address: 239.158.202.21

Decision

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

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 245.19
- Velocity proxy (15): 15
- Account status counts: {'declined': 12, 'approved': 18, 'reversed': 2, 'chargeback': 2}
- Account type counts: {'CASHOUT': 2, 'P2P_SEND': 19, 'MERCHPAY': 6, 'CASHIN': 2, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7784-1328', 1)]

Rationale

- Risk CRITICAL (score=87).
- 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.