

## # Fraud Case Report — C75988ff731fe

- Created: 2026-01-18T23:45:03.964075+00:00

### ## Transaction

- txn\_id: T392732189
- account\_id: 7731-9855 (grade=C)
- type: CASHOUT
- status: reversed
- amount: 710.12 ZAR
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: ZA (home=ZW)
- device\_id: D79456
- ip\_address: 5.206.34.88

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 183.19
- Velocity proxy (15): 15
- Account status counts: {'reversed': 5, 'approved': 58, 'declined': 24, 'chargeback': 2}
- Account type counts: {'CASHOUT': 13, 'MERCHPAY': 5, 'AIRTIME\_RECHARGE': 7, 'CASHIN': 10, 'P2P\_': 1}
- IP/device reuse top: [('7731-9855', 1)]

### ## Rationale

- Risk HIGH (score=82).
- 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.