

Fraud Case Report — C4b0f7b175fca
- Created: 2026-01-19T04:41:18.835453+00:00

Transaction

- txn_id: T89360cf580
- account_id: 7738-5712 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 427.11 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D43525
- ip_address: 10.0.99.121

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 >= 400, Device reuse
- Account avg amount (last 80): 183.93
- Velocity proxy (15): 15
- Account status counts: {'approved': 98, 'reversed': 4, 'declined': 6, 'chargeback': 1}
- Account type counts: {'CASHOUT': 18, 'P2P_SEND': 19, 'MERCHPAY': 17, 'CASHIN': 12, 'AIRTIME_RECV': 10, 'REFUND': 5}
- IP/device reuse top: [('7738-5712', 1)]

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.