

# Fraud Case Report — C9ebff08851b1  
- Created: 2026-01-18T23:24:14.004388+00:00

#### ## Transaction

- txn\_id: T444520760
- account\_id: 7773-7421 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 1109.46 ZAR
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: NG (home=ZA)
- device\_id: D24343
- ip\_address: 38.140.196.93

#### ## 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 S
- Account avg amount (last 80): 205.49
- Velocity proxy (15): 15
- Account status counts: {'reversed': 3, 'declined': 11, 'approved': 28}
- Account type counts: {'CASHOUT': 2, 'AIRTIME\_RECHARGE': 5, 'CASHIN': 4, 'P2P\_SEND': 24, 'MERCH': 1}
- IP/device reuse top: [('7773-7421', 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.