Fraud Case Report — C1ed202903d48
- Created: 2026-01-18T23:27:57.610205+00:00

Transaction
- txn_id: T164295342
- account_id: 7128-0216 (grade=A)
- type: CASHOUT
- status: approved
- amount: 912.3 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D47075
- ip_address: 152.93.157.229

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

Evidence
- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, High amoun
- Account avg amount (last 80): 214.93
- Velocity proxy (15): 15
- Account status counts: {'approved': 28, 'declined': 9}
- Account type counts: {'CASHOUT': 9, 'P2P_SEND': 18, 'MERCHPAY': 3, 'CASHIN': 4, 'DSTV_PAYMENT
- IP/device reuse top: [('7128-0216', 1)]

Rationale
- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.