

Fraud Case Report — C851fab9815ce
- Created: 2026-01-19T04:08:27.948803+00:00

Transaction

- txn_id: T202b518adb
- account_id: 7755-2860 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 344.58 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7755000
- ip_address: 7.127.123.241

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 >= 300
- Account avg amount (last 80): 122.67
- Velocity proxy (15): 15
- Account status counts: {'approved': 50, 'declined': 4, 'reversed': 3, 'chargeback': 2}
- Account type counts: {'CASHOUT': 16, 'CASHIN': 7, 'MERCHPAY': 7, 'DSTV_PAYMENT': 15, 'AIRTIME_PAYMENT': 1}
- IP/device reuse top: [('7755-2860', 51), ('7755-4773', 34), ('7755-9619', 34), ('7755-1121', 33), ('7755-5330', 33)]

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.
- IP/device reuse pattern across multiple accounts is suspicious.