

# Fraud Case Report — Cd058ad2425d2  
- Created: 2026-01-18T23:26:09.504125+00:00

#### ## Transaction

- txn\_id: T385926761
- account\_id: 7752-8289 (grade=B)
- type: CASHOUT
- status: declined
- amount: 823.65 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: AE (home=ZA)
- device\_id: D74023
- ip\_address: 137.55.220.93

#### ## 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): 202.32
- Velocity proxy (15): 15
- Account status counts: {'declined': 11, 'approved': 30, 'reversed': 4, 'chargeback': 1}
- Account type counts: {'CASHOUT': 8, 'AIRTIME\_RECHARGE': 5, 'MERCHPAY': 2, 'P2P\_SEND': 28, 'CA
- IP/device reuse top: [('7752-8289', 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.