

Fraud Case Report — Cdf38acaae38b
- Created: 2026-01-19T01:23:00.435341+00:00

Transaction

- txn_id: T7fba526295
- account_id: 7768-5375 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 335.6 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D15262
- ip_address: 219.249.108.254

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 >= 335.60
- Account avg amount (last 80): 129.29
- Velocity proxy (15): 15
- Account status counts: {'approved': 29, 'declined': 1, 'reversed': 1}
- Account type counts: {'CASHOUT': 6, 'CASHIN': 4, 'DSTV_PAYMENT': 7, 'P2P_SEND': 4, 'MERCHANTPAY': 1}
- IP/device reuse top: [('7768-5375', 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.