

Fraud Case Report — Cdab37d9b650b

- Created: 2026-01-19T04:05:50.879286+00:00

Transaction

- txn_id: T0f6a4aa319
- account_id: 7104-1882 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 310.12 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7104000
- ip_address: 141.104.41.78

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): 143.7
- Velocity proxy (15): 15
- Account status counts: {'approved': 52, 'reversed': 2, 'declined': 3}
- Account type counts: {'CASHOUT': 8, 'DSTV_PAYMENT': 11, 'AIRTIME_RECHARGE': 11, 'P2P_SEND': 1}
- IP/device reuse top: [('7104-1882', 40)]

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.