

Fraud Case Report — Ca5f1d244fce4
- Created: 2026-01-19T01:45:02.155318+00:00

Transaction

- txn_id: T4751edf53b
- account_id: 7732-3229 (grade=Medium Risk)
- type: CASHOUT
- status: reversed
- amount: 108.16 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D7732000
- ip_address: 171.209.86.147

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 204.68
- Velocity proxy (15): 15
- Account status counts: {'reversed': 1, 'approved': 66, 'chargeback': 2, 'declined': 3}
- Account type counts: {'CASHOUT': 12, 'MERCHPAY': 14, 'CASHIN': 10, 'AIRTIME_RECHARGE': 8, 'P2P': 5}
- IP/device reuse top: [('7732-3229', 56), ('7732-4722', 38)]

Rationale

- Risk HIGH (score=62).
- 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.