

## # Fraud Case Report — C4f9faf254571

- Created: 2026-01-18T23:30:58.555090+00:00

### ## Transaction

- txn\_id: T151857039
- account\_id: 7787-2300 (grade=A)
- type: CASHOUT
- status: declined
- amount: 1006.59 EUR
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: NG (home=ZA)
- device\_id: D35628
- ip\_address: 175.1.97.139

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 181.24
- Velocity proxy (15): 15
- Account status counts: {'declined': 27, 'approved': 39, 'chargeback': 4, 'reversed': 3}
- Account type counts: {'CASHOUT': 9, 'AIRTIME\_RECHARGE': 9, 'CASHIN': 1, 'P2P\_SEND': 46, 'MERCH
- IP/device reuse top: [('7787-2300', 1)]

### ## Rationale

- Risk HIGH (score=82).
- 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.