

# Fraud Case Report — Cca8c00bf7d4f  
- Created: 2026-01-19T03:26:58.747359+00:00

## ## Transaction

- txn\_id: T258b72f09b
- account\_id: 7808-9113 (grade=High Risk)
- type: CASHOUT
- status: approved
- amount: 430.6 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: ZA (home=ZW)
- device\_id: D7808000
- ip\_address: 249.52.104.147

## ## 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): 220.93
- Velocity proxy (15): 14
- Account status counts: {'approved': 12, 'chargeback': 1, 'reversed': 1}
- Account type counts: {'CASHOUT': 4, 'P2P\_SEND': 2, 'AIRTIME\_RECHARGE': 2, 'DSTV\_PAYMENT': 1, 'P2P\_RECEIVE': 1}
- IP/device reuse top: [('7808-9113', 8)]

## ## 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.