

Fraud Case Report — C26f3a40386a8
- Created: 2026-01-18T23:21:20.424590+00:00

Transaction

- txn_id: T927328321
- account_id: 7190-0852 (grade=C)
- type: CASHOUT
- status: reversed
- amount: 1178.17 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D78102
- ip_address: 147.8.77.168

Decision

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

Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 235.19
- Velocity proxy (15): 15
- Account status counts: {'reversed': 2, 'approved': 19, 'declined': 5, 'chargeback': 1}
- Account type counts: {'CASHOUT': 6, 'CASHIN': 1, 'AIRTIME_RECHARGE': 4, 'P2P_SEND': 14, 'DSTV_SEND': 1}
- IP/device reuse top: [('7190-0852', 1)]

Rationale

- Risk CRITICAL (score=95).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.