

Fraud Case Report — C40eacf7416d1
- Created: 2026-01-18T23:27:14.050809+00:00

Transaction

- txn_id: T418562673
- account_id: 7777-1484 (grade=B)
- type: CASHOUT
- status: declined
- amount: 663.01 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D65168
- ip_address: 215.185.165.52

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 159.22
- Velocity proxy (15): 15
- Account status counts: {'declined': 4, 'approved': 13}
- Account type counts: {'CASHOUT': 3, 'AIRTIME_RECHARGE': 2, 'CASHIN': 2, 'P2P_SEND': 9, 'MERCH...'}
- IP/device reuse top: [('7777-1484', 1)]

Rationale

- Risk HIGH (score=74).
- 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.