

## # Fraud Case Report — C1e09db982447

- Created: 2026-01-18T23:16:48.466589+00:00

### ## Transaction

- txn\_id: T682940745
- account\_id: 7728-8431 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 1106.94 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: AE (home=ZW)
- device\_id: D66175
- ip\_address: 54.101.132.37

### ## Decision

- Decision: **\*\*BLOCK\*\***
- Recommended action: Block transaction + lock account + step-up verification

### ## Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 294.13
- Velocity proxy (15): 7
- Account status counts: {'reversed': 1, 'chargeback': 1, 'approved': 5}
- Account type counts: {'CASHOUT': 1, 'MERCHPAY': 1, 'AIRTIME\_RECHARGE': 3, 'CASHIN': 2}
- IP/device reuse top: [('7728-8431', 1)]

### ## Rationale

- Risk CRITICAL (score=87).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ( $\geq 3x$ ).
- High-risk type combined with CNP channel increases fraud likelihood.