

Fraud Case Report — C51a39d8f097b
- Created: 2026-01-18T23:39:18.918010+00:00

Transaction

- txn_id: T957695845
- account_id: 7778-8232 (grade=A)
- type: CASHOUT
- status: approved
- amount: 485.08 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D40934
- ip_address: 233.70.84.233

Decision

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

Evidence

- Risk level: HIGH (score=61)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >= 485.08 EUR
- Account avg amount (last 80): 210.41
- Velocity proxy (15): 15
- Account status counts: {'approved': 44, 'reversed': 4, 'chargeback': 2, 'declined': 7}
- Account type counts: {'CASHOUT': 8, 'DSTV_PAYMENT': 4, 'CASHIN': 8, 'MERCHPAY': 9, 'AIRTIME_PAYMENT': 1}
- IP/device reuse top: [('7778-8232', 1)]

Rationale

- Risk HIGH (score=61).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.