

Fraud Case Report — C8b3929899de1
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Transaction

- txn_id: T755210821
- account_id: 7763-7732 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 768.24 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=GB)
- device_id: D98584
- ip_address: 95.142.159.74

Decision

- Decision: **REVIEW**
- Recommended action: Queue for manual review + step-up verification

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): 392.94
- Velocity proxy (15): 2
- Account status counts: {'reversed': 1, 'approved': 1}
- Account type counts: {'CASHOUT': 1, 'CASHIN': 1}
- IP/device reuse top: [('7763-7732', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.