

Fraud Case Report — Cbe126bade48b
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Transaction

- txid: T461483899
- account_id: 7732-0177 (grade=C)
- type: CASHOUT
- status: declined
- amount: 510.53 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=GB)
- device_id: D92048
- ip_address: 121.238.240.41

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 454.21
- Velocity proxy (15): 3
- Account status counts: {'declined': 3}
- Account type counts: {'CASHOUT': 1, 'AIRTIME_RECHARGE': 1, 'MERCHPAY': 1}
- IP/device reuse top: [('7732-0177', 1)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.