

# Fraud Case Report — Cfa430e04ae5b  
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#### ## Transaction

- txn\_id: T153106744
- account\_id: 7770-2573 (grade=C)
- type: CASHOUT
- status: reversed
- amount: 733.42 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: NG (home=ZA)
- device\_id: D33807
- ip\_address: 124.216.240.225

#### ## 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): 387.73
- Velocity proxy (15): 3
- Account status counts: {'reversed': 1, 'approved': 1, 'declined': 1}
- Account type counts: {'CASHOUT': 1, 'CASHIN': 1, 'DSTV\_PAYMENT': 1}
- IP/device reuse top: [('7770-2573', 1)]

#### ## Rationale

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