

Fraud Case Report — C9a24a23ca24f

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Transaction

- txn_id: T368034927
- account_id: 7783-6315 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 506.02 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D25578
- ip_address: 160.55.153.4

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 231.0
- Velocity proxy (15): 7
- Account status counts: {'reversed': 1, 'approved': 6}
- Account type counts: {'CASHOUT': 2, 'P2P_SEND': 1, 'MERCHPAY': 2, 'DSTV_PAYMENT': 2}
- IP/device reuse top: [('7783-6315', 1)]

Rationale

- Risk HIGH (score=69).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.