

Fraud Case Report — C9de54df36c23
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Transaction

- txn_id: T539174247
- account_id: 7785-2349 (grade=B)
- type: CASHOUT
- status: approved
- amount: 872.25 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D87718
- ip_address: 239.62.155.133

Decision

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

Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, High amount
- Account avg amount (last 80): 304.02
- Velocity proxy (15): 7
- Account status counts: {'approved': 6, 'reversed': 1}
- Account type counts: {'CASHOUT': 3, 'AIRTIME_RECHARGE': 1, 'DSTV_PAYMENT': 1, 'P2P_SEND': 1, 'REVERSE': 1}
- IP/device reuse top: [('7785-2349', 1)]

Rationale

- Risk HIGH (score=79).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.