

Fraud Case Report — C42806adcc28d
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Transaction

- txn_id: T166283261
- account_id: 7724-5013 (grade=D)
- type: CASHOUT
- status: approved
- amount: 699.98 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D38653
- ip_address: 12.203.84.141

Decision

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

Evidence

- Risk level: HIGH (score=81)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 334.52
- Velocity proxy (15): 3
- Account status counts: {'approved': 3}
- Account type counts: {'CASHOUT': 2, 'P2P_SEND': 1}
- IP/device reuse top: [('7724-5013', 1)]

Rationale

- Risk HIGH (score=81).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.