

Fraud Case Report — Ce479c3b86626
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Transaction

- txn_id: T502291933
- account_id: 7724-1167 (grade=B)
- type: CASHOUT
- status: declined
- amount: 657.68 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D48827
- ip_address: 183.145.43.197

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 191.61
- Velocity proxy (15): 7
- Account status counts: {'declined': 1, 'approved': 4, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'CASHOUT': 2, 'CASHIN': 2, 'DSTV_PAYMENT': 1, 'P2P_SEND': 2}
- IP/device reuse top: [('7724-1167', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High-risk type combined with CNP channel increases fraud likelihood.