

Fraud Case Report — Cd81898df21a1
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Transaction

- txn_id: T280416800392
- account_id: 7766-5777 (grade=C)
- type: CASHOUT
- status: declined
- amount: 174.9 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=NG)
- device_id: D41122
- ip_address: 226.61.240.72

Decision

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

Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 174.9
- Velocity proxy (15): 1
- Account status counts: {'declined': 1}
- Account type counts: {'CASHOUT': 1}
- IP/device reuse top: [('7766-5777', 1), ('7737-3741', 1)]

Rationale

- Risk HIGH (score=70).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.