

Fraud Case Report — C718152726a4e
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Transaction

- txn_id: T914116621
- account_id: 7186-3401 (grade=C)
- type: CASHOUT
- status: approved
- amount: 310.45 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D46182
- ip_address: 206.144.35.200

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 150.65
- Velocity proxy (15): 3
- Account status counts: {'approved': 3}
- Account type counts: {'CASHOUT': 1, 'CASHIN': 1, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7186-3401', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.