

Fraud Case Report — Cf5f8feba5a83

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Transaction

- txn_id: T889187226
- account_id: 7721-8040 (grade=C)
- type: CASHOUT
- status: approved
- amount: 785.69 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D88381
- ip_address: 49.173.190.198

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): 785.69
- Velocity proxy (15): 1
- Account status counts: {'approved': 1}
- Account type counts: {'CASHOUT': 1}
- IP/device reuse top: [('7721-8040', 1)]

Rationale

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