

Fraud Case Report — C5474ab7e8dca
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Transaction

- txn_id: T533892506
- account_id: 7896-1471 (grade=C)
- type: CASHOUT
- status: reversed
- amount: 126.55 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=NG)
- device_id: D71262
- ip_address: 10.0.90.245

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): 126.55
- Velocity proxy (15): 1
- Account status counts: {'reversed': 1}
- Account type counts: {'CASHOUT': 1}
- IP/device reuse top: [('7896-1471', 1), ('7724-1723', 1)]

Rationale

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