

Fraud Case Report — Ce8b7476923d4

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Transaction

- txn_id: Tf2afbef0b9
- account_id: 7714-9477 (grade=Medium-Low Risk)
- type: CASHOUT
- status: reversed
- amount: 451.24 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D7714000
- ip_address: 92.32.103.86

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 s
- Account avg amount (last 80): 161.66
- Velocity proxy (15): 9
- Account status counts: {'reversed': 1, 'approved': 7, 'declined': 1}
- Account type counts: {'CASHOUT': 3, 'CASHIN': 3, 'P2P_SEND': 1, 'MERCHPAY': 1, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7714-4601', 73), ('7714-7447', 71), ('7714-8100', 28), ('7714-2408', 12), ('7714-9477', 12)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.