

Fraud Case Report — Cd865e39f62a4
- Created: 2026-01-18T23:59:25.042423+00:00

Transaction

- txn_id: T027400800418
- account_id: 7787-1666 (grade=C)
- type: CASHOUT
- status: declined
- amount: 264.18 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=US)
- device_id: D81576
- ip_address: 40.127.164.42

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): 304.29
- Velocity proxy (15): 3
- Account status counts: {'declined': 1, 'approved': 1, 'reversed': 1}
- Account type counts: {'CASHOUT': 1, 'MERCHPAY': 1, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7787-1666', 1)]

Rationale

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