

# Fraud Case Report — Cf8bc27524fbb  
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#### ## Transaction

- txn\_id: T193822188
- account\_id: 7729-0326 (grade=A)
- type: CASHOUT
- status: approved
- amount: 492.62 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: NG (home=ZA)
- device\_id: D7729000
- ip\_address: 10.0.74.45

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=61)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >= 492.62 USD
- Account avg amount (last 80): 309.0
- Velocity proxy (15): 8
- Account status counts: {'approved': 6, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'CASHOUT': 4, 'P2P\_SEND': 1, 'CASHIN': 1, 'AIRTIME\_RECHARGE': 1, 'DSTV\_PAYMENT': 1}
- IP/device reuse top: [('7729-4643', 25), ('7729-4465', 19), ('7729-0326', 4)]

#### ## Rationale

- Risk HIGH (score=61).
- 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.