

Fraud Case Report — Cfcfae58635af

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Transaction

- txn_id: T775061847
- account_id: 7788-3580 (grade=D)
- type: CASHOUT
- status: approved
- amount: 322.15 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7788000
- ip_address: 10.0.111.110

Decision

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

Evidence

- Risk level: HIGH (score=81)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 102.03
- Velocity proxy (15): 4
- Account status counts: {'approved': 3, 'chargeback': 1}
- Account type counts: {'CASHOUT': 1, 'CASHIN': 2, 'P2P_SEND': 1}
- IP/device reuse top: [('7788-3580', 3)]

Rationale

- Risk HIGH (score=81).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- High-risk type combined with CNP channel increases fraud likelihood.