

Fraud Case Report — Cb9e67f79f5d9
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Transaction

- txn_id: T952892987
- account_id: 7731-9855 (grade=C)
- type: CASHOUT
- status: declined
- amount: 281.67 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D35744
- ip_address: 87.8.233.168

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): 229.15
- Velocity proxy (15): 2
- Account status counts: {'declined': 1, 'approved': 1}
- Account type counts: {'CASHOUT': 2}
- IP/device reuse top: [('7731-9855', 1)]

Rationale

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