Fraud Case Report — C2bc65e02af55
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Transaction
- txn_id: T324397606
- account_id: 7785-7700 (grade=D)
- type: CASHOUT
- status: approved
- amount: 289.01 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D54875
- ip_address: 254.111.253.139

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

Evidence
- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 149.44
- Velocity proxy (15): 6
- Account status counts: {'approved': 6}
- Account type counts: {'CASHOUT': 3, 'AIRTIME_RECHARGE': 2, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7785-7700', 1)]

Rationale
- Risk HIGH (score=69).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.