

Fraud Case Report — C134eee49ad5f
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Transaction

- txn_id: T884223441
- account_id: 7723-9305 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 739.36 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D56597
- ip_address: 253.5.20.35

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 325.18
- Velocity proxy (15): 11
- Account status counts: {'reversed': 1, 'approved': 9, 'declined': 1}
- Account type counts: {'CASHOUT': 3, 'DSTV_PAYMENT': 2, 'P2P_SEND': 5, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7723-9305', 1)]

Rationale

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