

Fraud Case Report — C49aeafe12332

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Transaction

- txn_id: T879928505
- account_id: 7129-4861 (grade=A)
- type: CASHOUT
- status: approved
- amount: 976.42 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D67942
- ip_address: 187.6.212.27

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, High amount
- Account avg amount (last 80): 326.23
- Velocity proxy (15): 8
- Account status counts: {'approved': 7, 'declined': 1}
- Account type counts: {'CASHOUT': 3, 'AIRTIME_RECHARGE': 3, 'MERCHPAY': 2}
- IP/device reuse top: [('7129-4861', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.