

Fraud Case Report — Cb181265c27c8
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Transaction

- txn_id: T257169370
- account_id: 7129-4861 (grade=A)
- type: CASHOUT
- status: declined
- amount: 1062.86 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D70575
- ip_address: 43.189.74.203

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 1062.86
- Velocity proxy (15): 1
- Account status counts: {'declined': 1}
- Account type counts: {'CASHOUT': 1}
- IP/device reuse top: [('7129-4861', 1)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.