

Fraud Case Report — Cd3e084399441
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Transaction

- txn_id: T281752327
- account_id: 7785-7700 (grade=D)
- type: CASHOUT
- status: approved
- amount: 397.52 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D13238
- ip_address: 10.0.180.241

Decision

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

Evidence

- Risk level: HIGH (score=81)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 151.84
- Velocity proxy (15): 3
- Account status counts: {'approved': 3}
- Account type counts: {'CASHOUT': 1, 'AIRTIME_RECHARGE': 1, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7785-7700', 1)]

Rationale

- Risk HIGH (score=81).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.