

Fraud Case Report — C3a2fa890a157
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Transaction

- txn_id: Tdca0641b82
- account_id: 7782-9638 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 395.35 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7782000
- ip_address: 20.235.186.13

Decision

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

Evidence

- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >= 395.35 USD
- Account avg amount (last 80): 232.43
- Velocity proxy (15): 5
- Account status counts: {'approved': 5}
- Account type counts: {'CASHOUT': 3, 'DSTV_PAYMENT': 1, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7782-7715', 53), ('7782-4247', 5), ('7782-9638', 3), ('7782-5679', 2)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.