

Fraud Case Report — Cb6e9d352f61b

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Transaction

- txn_id: T0e44499d80
- account_id: 7717-8646 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 414.27 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D7717000
- ip_address: 10.0.159.128

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 >= 3x
- Account avg amount (last 80): 124.93
- Velocity proxy (15): 4
- Account status counts: {'approved': 4}
- Account type counts: {'CASHOUT': 1, 'DSTV_PAYMENT': 1, 'CASHIN': 1, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7717-4185', 59), ('7717-8646', 3), ('7717-7409', 3), ('7717-0173', 3), ('7717-0101', 2)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.