

Fraud Case Report — Cdc3496fe1fc5
- Created: 2026-01-18T23:14:30.450067+00:00

Transaction

- txn_id: T973349148
- account_id: 7765-0237 (grade=A)
- type: CASHOUT
- status: declined
- amount: 401.85 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D85117
- ip_address: 142.60.13.23

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 401.85
- Velocity proxy (15): 1
- Account status counts: {'declined': 1}
- Account type counts: {'CASHOUT': 1}
- IP/device reuse top: [('7765-0237', 1)]

Rationale

- Risk HIGH (score=69).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.