

Fraud Case Report — Cea125934272b
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Transaction

- txn_id: T524324191
- account_id: 7711-8790 (grade=B)
- type: CASHOUT
- status: declined
- amount: 598.65 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D42189
- ip_address: 17.128.165.36

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 291.62
- Velocity proxy (15): 3
- Account status counts: {'declined': 1, 'approved': 2}
- Account type counts: {'CASHOUT': 1, 'CASHIN': 1, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7711-8790', 1), ('7756-8148', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.