

Fraud Case Report — Cecba13254426

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Transaction

- txn_id: Tc7b0ee40b8
- account_id: 7882-4866 (grade=Medium Risk)
- type: CASHOUT
- status: approved
- amount: 364.66 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D7882000
- ip_address: 10.0.154.177

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 >= 300
- Account avg amount (last 80): 203.11
- Velocity proxy (15): 7
- Account status counts: {'approved': 7}
- Account type counts: {'CASHOUT': 4, 'DSTV_PAYMENT': 1, 'AIRTIME_RECHARGE': 1, 'P2P_SEND': 1}
- IP/device reuse top: [('7882-4866', 6), ('7771-1141', 1)]

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.