# Fraud Case Report — C72c07d091dc3
- Created: 2026-01-19T00:14:04.354380+00:00

## Transaction
- txn_id: T80f7b0b058
- account_id: 7788-2659 (grade=Low Risk)
- type: CASHOUT
- status: reversed
- amount: 260.8 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7788000
- ip_address: 10.0.136.196

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

## Evidence
- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 137.97
- Velocity proxy (15): 10
- Account status counts: {'reversed': 1, 'approved': 8, 'declined': 1}
- Account type counts: {'CASHOUT': 4, 'DSTV_PAYMENT': 1, 'AIRTIME_RECHARGE': 3, 'MERCHPAY': 2
- IP/device reuse top: [('7788-2659', 5)]

## Rationale
- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.