

Fraud Case Report — Ca32c0a970065
- Created: 2026-01-18T23:20:34.779268+00:00

Transaction

- txn_id: T934418906
- account_id: 7729-0326 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 976.22 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D67998
- ip_address: 147.234.187.41

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 487.78
- Velocity proxy (15): 3
- Account status counts: {'reversed': 1, 'approved': 1, 'chargeback': 1}
- Account type counts: {'CASHOUT': 2, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7729-0326', 1)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.