

Fraud Case Report — Cb39d89d96d5e
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Transaction

- txn_id: T224901304
- account_id: 7731-9855 (grade=C)
- type: CASHOUT
- status: approved
- amount: 369.71 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D20952
- ip_address: 141.165.35.145

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 171.58
- Velocity proxy (15): 9
- Account status counts: {'approved': 8, 'declined': 1}
- Account type counts: {'CASHOUT': 4, 'CASHIN': 2, 'DSTV_PAYMENT': 2, 'P2P_SEND': 1}
- IP/device reuse top: [('7731-9855', 1)]

Rationale

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