

## # Fraud Case Report — Ca32c0a970065

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### ## 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 s
- 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.