

Fraud Case Report — C1908cd9712ef
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Transaction

- txn_id: Ted2d2ceb0e
- account_id: 7784-3594 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 445.99 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D7784000
- ip_address: 69.149.63.15

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 >= 400
- Account avg amount (last 80): 150.85
- Velocity proxy (15): 10
- Account status counts: {'approved': 8, 'declined': 2}
- Account type counts: {'CASHOUT': 2, 'DSTV_PAYMENT': 2, 'CASHIN': 3, 'AIRTIME_RECHARGE': 1, 'MISC': 1}
- IP/device reuse top: [('7784-2168', 8), ('7784-3655', 7), ('7784-3594', 6)]

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.