

Fraud Case Report — C8d454b623969

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Transaction

- txn_id: T938323792
- account_id: 7723-9305 (grade=A)
- type: CASHOUT
- status: declined
- amount: 589.51 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D28986
- ip_address: 219.80.104.142

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 589.51
- Velocity proxy (15): 1
- Account status counts: {'declined': 1}
- Account type counts: {'CASHOUT': 1}
- IP/device reuse top: [('7723-9305', 1)]

Rationale

- Risk HIGH (score=69).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.