

Fraud Case Report — Cea4822065f99
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Transaction

- txn_id: T564562259
- account_id: 7727-4549 (grade=A)
- type: CASHOUT
- status: declined
- amount: 596.99 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=NG)
- device_id: D18481
- ip_address: 46.210.160.213

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
- Account avg amount (last 80): 321.23
- Velocity proxy (15): 2
- Account status counts: {'declined': 1, 'approved': 1}
- Account type counts: {'CASHOUT': 2}
- IP/device reuse top: [('7727-4549', 1)]

Rationale

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