

Fraud Case Report — C94f26eb8a1dd
- Created: 2026-01-19T02:42:21.276078+00:00

Transaction

- txn_id: T050fca66fe
- account_id: 7784-3655 (grade=Low Risk)
- type: CASHOUT
- status: declined
- amount: 443.31 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D86527
- ip_address: 126.220.237.172

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 191.01
- Velocity proxy (15): 4
- Account status counts: {'declined': 2, 'approved': 2}
- Account type counts: {'CASHOUT': 2, 'MERCHPAY': 1, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7784-3655', 1)]

Rationale

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