

Fraud Case Report — Cfa430e04ae5b

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Transaction

- txn_id: T153106744
- account_id: 7770-2573 (grade=C)
- type: CASHOUT
- status: reversed
- amount: 733.42 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D33807
- ip_address: 124.216.240.225

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 387.73
- Velocity proxy (15): 3
- Account status counts: {'reversed': 1, 'approved': 1, 'declined': 1}
- Account type counts: {'CASHOUT': 1, 'CASHIN': 1, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7770-2573', 1)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.