

Fraud Case Report — Cff38f19ba4e3

- Created: 2026-01-18T23:15:44.689459+00:00

Transaction

- txn_id: T978713758
- account_id: 7752-8289 (grade=B)
- type: CASHOUT
- status: approved
- amount: 337.56 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D70075
- ip_address: 100.145.122.17

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 >= 300
- Account avg amount (last 80): 246.02
- Velocity proxy (15): 4
- Account status counts: {'approved': 3, 'declined': 1}
- Account type counts: {'CASHOUT': 1, 'AIRTIME_RECHARGE': 1, 'MERCHPAY': 1, 'P2P_SEND': 1}
- IP/device reuse top: [('7752-8289', 1)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.