

Fraud Case Report — C053510bbbc42

- Created: 2026-01-19T00:03:23.301392+00:00

Transaction

- txn_id: T270038500343
- account_id: 7788-8353 (grade=A)
- type: CASHOUT
- status: declined
- amount: 623.01 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D85358
- ip_address: 103.91.66.81

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): 709.88
- Velocity proxy (15): 2
- Account status counts: {'declined': 1, 'approved': 1}
- Account type counts: {'CASHOUT': 1, 'MERCHPAY': 1}
- IP/device reuse top: [('7788-8353', 1)]

Rationale

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