

Fraud Case Report — Cbdeb339d33ad
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Transaction

- txn_id: T727479827
- account_id: 7764-9245 (grade=A)
- type: CASHOUT
- status: approved
- amount: 456.85 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D58330
- ip_address: 69.201.241.97

Decision

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

Evidence

- Risk level: HIGH (score=61)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >= 456.85
- Account avg amount (last 80): 313.24
- Velocity proxy (15): 2
- Account status counts: {'approved': 2}
- Account type counts: {'CASHOUT': 2}
- IP/device reuse top: [('7764-9245', 1)]

Rationale

- Risk HIGH (score=61).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.