

Fraud Case Report — Cf1d3ba615da5
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Transaction

- txn_id: T161103841
- account_id: 7721-9874 (grade=A)
- type: CASHOUT
- status: approved
- amount: 738.31 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D94107
- ip_address: 61.204.196.146

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 >= 738.31, Account avg amount (last 80): 275.76
- Account status counts: {'approved': 6}
- Account type counts: {'CASHOUT': 2, 'DSTV_PAYMENT': 2, 'CASHIN': 1, 'P2P_SEND': 1}
- IP/device reuse top: [('7721-9874', 1)]

Rationale

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