

Fraud Case Report — Ca5885dde7991
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Transaction

- txn_id: T147514311
- account_id: 7786-2279 (grade=A)
- type: CASHOUT
- status: declined
- amount: 526.85 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D99818
- ip_address: 184.203.186.123

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
- Account avg amount (last 80): 200.9
- Velocity proxy (15): 7
- Account status counts: {'declined': 1, 'approved': 6}
- Account type counts: {'CASHOUT': 1, 'DSTV_PAYMENT': 1, 'P2P_SEND': 2, 'MERCHPAY': 2, 'AIRTIME': 1}
- IP/device reuse top: [('7786-2279', 1)]

Rationale

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