

Fraud Case Report — C9d8d15dfb42d

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Transaction

- txn_id: T7a6f6e8725
- account_id: 7754-3374 (grade=Medium Risk)
- type: CASHOUT
- status: approved
- amount: 488.57 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D62544
- ip_address: 10.0.82.214

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): 187.69
- Velocity proxy (15): 9
- Account status counts: {'approved': 8, 'reversed': 1}
- Account type counts: {'CASHOUT': 1, 'AIRTIME_RECHARGE': 2, 'MERCHPAY': 3, 'P2P_SEND': 1, 'DST': 1}
- IP/device reuse top: [('7754-3374', 1), ('7778-2879', 1), ('7817-6719', 1), ('7766-6990', 1), ('7752-1844', 1)]

Rationale

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