

Fraud Case Report — Ca897ac137687
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Transaction

- txid: Tdbb55ff9a6
- account_id: 7771-0765 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 350.31 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=US)
- device_id: D7771000
- ip_address: 10.0.65.246

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 >= 350.31 USD
- Account avg amount (last 80): 180.19
- Velocity proxy (15): 7
- Account status counts: {'approved': 7}
- Account type counts: {'CASHOUT': 1, 'DSTV_PAYMENT': 3, 'MERCHPAY': 1, 'P2P_SEND': 2}
- IP/device reuse top: [('7771-3875', 94), ('7771-1141', 74), ('7771-1085', 27), ('7771-0765', 4), ('7732-3229', 2)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.