

Fraud Case Report — C78afffad7d9

- Created: 2026-01-19T03:21:09.941432+00:00

Transaction

- txn_id: Tc8ef4e8a7e
- account_id: 7750-7201 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 429.47 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D91343
- ip_address: 10.0.190.141

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): 274.43
- Velocity proxy (15): 2
- Account status counts: {'approved': 2}
- Account type counts: {'CASHOUT': 1, 'CASHIN': 1}
- IP/device reuse top: [('7750-7201', 1)]

Rationale

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