

Fraud Case Report — Ce59a063650c6

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Transaction

- txn_id: T0b4d35c6ec
- account_id: 7781-0196 (grade=Medium-High Risk)
- type: CASHOUT
- status: approved
- amount: 340.25 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7781000
- ip_address: 10.0.182.190

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): 118.88
- Velocity proxy (15): 5
- Account status counts: {'approved': 3, 'reversed': 2}
- Account type counts: {'CASHOUT': 1, 'P2P_SEND': 1, 'CASHIN': 1, 'DSTV_PAYMENT': 2}
- IP/device reuse top: [('7781-0196', 5)]

Rationale

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