

Fraud Case Report — C1637e74479ba
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Transaction

- txn_id: T366470095
- account_id: 7729-0326 (grade=A)
- type: CASHOUT
- status: approved
- amount: 425.02 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D58220
- ip_address: 119.60.45.221

Decision

- Decision: **REVIEW**
- Recommended action: Queue for manual review + step-up verification

Evidence

- Risk level: HIGH (score=61)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >= 300
- Account avg amount (last 80): 243.56
- Velocity proxy (15): 2
- Account status counts: {'approved': 1, 'chargeback': 1}
- Account type counts: {'CASHOUT': 1, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7729-0326', 1)]

Rationale

- Risk HIGH (score=61).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.