

Fraud Case Report — C94da2c9c0212
- Created: 2026-01-18T23:14:41.601128+00:00

Transaction

- txn_id: T570443897
- account_id: 7729-4643 (grade=B)
- type: CASHOUT
- status: reversed
- amount: 310.36 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D80362
- ip_address: 3.38.38.237

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 310.36
- Velocity proxy (15): 1
- Account status counts: {'reversed': 1}
- Account type counts: {'CASHOUT': 1}
- IP/device reuse top: [('7729-4643', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.