

Fraud Case Report — C143a67e9772f

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Transaction

- txn_id: T293208374
- account_id: 7788-3580 (grade=D)
- type: CASHOUT
- status: approved
- amount: 750.55 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D58992
- ip_address: 204.47.32.69

Decision

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

Evidence

- Risk level: HIGH (score=81)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 231.73
- Velocity proxy (15): 5
- Account status counts: {'approved': 4, 'chargeback': 1}
- Account type counts: {'CASHOUT': 2, 'CASHIN': 2, 'P2P_SEND': 1}
- IP/device reuse top: [('7788-3580', 1)]

Rationale

- Risk HIGH (score=81).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- High-risk type combined with CNP channel increases fraud likelihood.