Fraud Case Report — C15ee3e5886d5
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Transaction
- txn_id: T815291121
- account_id: 7754-2028 (grade=C)
- type: CASHOUT
- status: reversed
- amount: 256.26 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D90980
- ip_address: 7.117.155.172

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

Evidence
- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 158.75
- Velocity proxy (15): 3
- Account status counts: {'reversed': 1, 'declined': 1, 'approved': 1}
- Account type counts: {'CASHOUT': 1, 'DSTV_PAYMENT': 1, 'CASHIN': 1}
- IP/device reuse top: [('7754-2028', 1)]

Rationale
- Risk HIGH (score=70).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.