

Fraud Case Report — Ce0c923d9023d
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Transaction

- txn_id: T9ce78ced4e
- account_id: 7122-3325 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 443.96 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=AE)
- device_id: D65509
- ip_address: 10.0.89.96

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 >= 443.96 USD
- Account avg amount (last 80): 133.28
- Velocity proxy (15): 8
- Account status counts: {'approved': 8}
- Account type counts: {'CASHOUT': 1, 'MERCHPAY': 1, 'AIRTIME_RECHARGE': 1, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7122-3325', 1)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High-risk type combined with CNP channel increases fraud likelihood.