

Fraud Case Report — C16da1e1d2ded

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Transaction

- txn_id: T340198164
- account_id: 7128-0216 (grade=A)
- type: CASHOUT
- status: declined
- amount: 745.86 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D88007
- ip_address: 129.6.233.142

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 304.4
- Velocity proxy (15): 6
- Account status counts: {'declined': 2, 'approved': 4}
- Account type counts: {'CASHOUT': 2, 'MERCHPAY': 1, 'CASHIN': 3}
- IP/device reuse top: [('7128-0216', 1)]

Rationale

- Risk HIGH (score=69).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.