

# Fraud Case Report — Ce17105d5161e  
- Created: 2026-01-19T00:02:15.314794+00:00

#### ## Transaction

- txn\_id: T285291900670
- account\_id: 7719-0638 (grade=C)
- type: CASHOUT
- status: declined
- amount: 326.58 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: AE (home=AE)
- device\_id: D29725
- ip\_address: 29.179.234.102

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=60)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: CASHOUT, Suspicious merchant: Agent Cashout (mcc=6011)
- Account avg amount (last 80): 206.41
- Velocity proxy (15): 5
- Account status counts: {'declined': 2, 'approved': 3}
- Account type counts: {'CASHOUT': 3, 'MERCHPAY': 1, 'AIRTIME\_RECHARGE': 1}
- IP/device reuse top: [('7719-0638', 1)]

#### ## Rationale

- Risk HIGH (score=60).
- High-risk type combined with CNP channel increases fraud likelihood.