

Fraud Case Report — Cda6745851d89

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Transaction

- txn_id: Tb1be7bf964
- account_id: 7832-5653 (grade=Medium-High Risk)
- type: CASHOUT
- status: approved
- amount: 416.58 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=AE)
- device_id: D7832000
- ip_address: 10.0.50.180

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 >= 3
- Account avg amount (last 80): 148.59
- Velocity proxy (15): 6
- Account status counts: {'approved': 5, 'reversed': 1}
- Account type counts: {'CASHOUT': 2, 'AIRTIME_RECHARGE': 1, 'P2P_SEND': 1, 'DSTV_PAYMENT': 1,
- IP/device reuse top: [('7832-5653', 5)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.