

Fraud Case Report — C87cd15007c4c
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Transaction

- txn_id: T638404100551
- account_id: 7780-4206 (grade=B)
- type: CASHOUT
- status: declined
- amount: 301.45 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: GB (home=AE)
- device_id: D45902
- ip_address: 116.72.70.43

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious s
- Account avg amount (last 80): 198.87
- Velocity proxy (15): 11
- Account status counts: {'declined': 1, 'approved': 10}
- Account type counts: {'CASHOUT': 11}
- IP/device reuse top: [('7780-4206', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.