

# Fraud Case Report — Cdc3496fe1fc5  
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### ## Transaction

- txn\_id: T973349148
- account\_id: 7765-0237 (grade=A)
- type: CASHOUT
- status: declined
- amount: 401.85 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: GB (home=ZA)
- device\_id: D85117
- ip\_address: 142.60.13.23

### ## 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): 401.85
- Velocity proxy (15): 1
- Account status counts: {'declined': 1}
- Account type counts: {'CASHOUT': 1}
- IP/device reuse top: [('7765-0237', 1)]

### ## Rationale

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