

Fraud Case Report — Cb89e64416ef6
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Transaction

- txn_id: Ta5f804bd88
- account_id: 7753-1870 (grade=High Risk)
- type: CASHOUT
- status: approved
- amount: 444.68 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=AE)
- device_id: D7753000
- ip_address: 10.0.105.108

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 >= 400
- Account avg amount (last 80): 189.55
- Velocity proxy (15): 11
- Account status counts: {'approved': 8, 'reversed': 2, 'declined': 1}
- Account type counts: {'CASHOUT': 3, 'DSTV_PAYMENT': 2, 'MERCHPAY': 2, 'CASHIN': 2, 'AIRTIME_RP': 1}
- IP/device reuse top: [('7753-1870', 10)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.