

Fraud Case Report — C5f0fa54c6ba1
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Transaction

- txn_id: T96668ce6cf
- account_id: 7770-7743 (grade=Medium Risk)
- type: CASHOUT
- status: approved
- amount: 496.95 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=AE)
- device_id: D7770000
- ip_address: 10.0.70.111

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 >= 496.95 USD
- Account avg amount (last 80): 300.25
- Velocity proxy (15): 11
- Account status counts: {'approved': 10, 'declined': 1}
- Account type counts: {'CASHOUT': 1, 'P2P_SEND': 5, 'AIRTIME_RECHARGE': 1, 'MERCHANTPAY': 3, 'CASHIN': 1}
- IP/device reuse top: [('7770-7743', 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.