

# Fraud Case Report — Cda6745851d89  
- Created: 2026-01-19T01:02:42.366251+00:00

#### ## 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 >= 400
- 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, 'REVERSE\_CHARGE': 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.