

Fraud Case Report — Ce17105d5161e

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Transaction

- txn_id: T285291900670
- account_id: 7719-0638 (grade=C)
- type: CASHOUT
- status: declined
- amount: 326.58 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D29725
- ip_address: 29.179.234.102

Decision

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

Evidence

- Risk level: HIGH (score=60)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 206.41
- Velocity proxy (15): 5
- Account status counts: {'declined': 2, 'approved': 3}
- Account type counts: {'CASHOUT': 3, 'MERCHPAY': 1, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7719-0638', 1)]

Rationale

- Risk HIGH (score=60).
- High-risk type combined with CNP channel increases fraud likelihood.