

# Fraud Case Report — C5d8d6146c9b1  
- Created: 2026-01-18T23:25:51.098522+00:00

### ## Transaction

- txn\_id: T462857723
- account\_id: 7776-3911 (grade=D)
- type: CASHOUT
- status: approved
- amount: 407.35 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card\_present
- country: ZA (home=ZW)
- device\_id: D7776000
- ip\_address: 10.0.198.132

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=63)
- Reasons: Lower customer grade: D, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount: 407.35 EUR
- Account avg amount (last 80): 150.55
- Velocity proxy (15): 15
- Account status counts: {'approved': 43, 'declined': 21, 'reversed': 2}
- Account type counts: {'CASHOUT': 7, 'AIRTIME\_RECHARGE': 7, 'P2P\_SEND': 39, 'DSTV\_PAYMENT': 7}
- IP/device reuse top: [('7776-3911', 60)]

### ## Rationale

- Risk HIGH (score=63).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.