

# Fraud Case Report — Ca56c0a1d88b0  
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#### ## Transaction

- txn\_id: T120800313
- account\_id: 7160-4031 (grade=C)
- type: CASHIN
- status: declined
- amount: 165.66 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card\_not\_present
- country: ZA (home=ZW)
- device\_id: D27111
- ip\_address: 137.1.149.148

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=63)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 177.49
- Velocity proxy (15): 11
- Account status counts: {'declined': 3, 'approved': 7, 'reversed': 1}
- Account type counts: {'CASHIN': 3, 'CASHOUT': 4, 'AIRTIME\_RECHARGE': 1, 'P2P\_SEND': 2, 'DSTV\_P': 1}
- IP/device reuse top: [('7160-4031', 1)]

#### ## Rationale

- Risk HIGH (score=63).
- Geo mismatch relative to account profile.