

Fraud Case Report — C5d8d6146c9b1
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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.