

Fraud Case Report — Cf43a33cc636b

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Transaction

- txn_id: T801824100237
- account_id: 7761-7947 (grade=B)
- type: CASHIN
- status: declined
- amount: 667.83 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZA (home=GB)
- device_id: D13060
- ip_address: 160.163.61.7

Decision

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

Evidence

- Risk level: HIGH (score=67)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: CASHIN, Suspicious
- Account avg amount (last 80): 209.94
- Velocity proxy (15): 5
- Account status counts: {'declined': 1, 'approved': 4}
- Account type counts: {'CASHIN': 1, 'AIRTIME_RECHARGE': 1, 'CASHOUT': 2, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7761-7947', 1)]

Rationale

- Risk HIGH (score=67).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).