

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
- IP/device reuse top: [('7160-4031', 1)]

Rationale

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