

Fraud Case Report — Ca4eaab36d8de

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Transaction

- txn_id: T746774521
- account_id: 7750-4310 (grade=C)
- type: CASHOUT
- status: declined
- amount: 605.12 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D18413
- ip_address: 172.139.175.45

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 232.01
- Velocity proxy (15): 10
- Account status counts: {'declined': 1, 'approved': 8, 'chargeback': 1}
- Account type counts: {'CASHOUT': 2, 'CASHIN': 3, 'DSTV_PAYMENT': 2, 'P2P_SEND': 1, 'MERCHPAY': 1}
- IP/device reuse top: [('7750-4310', 1)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.