

Fraud Case Report — C4fa9b010c2e3
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Transaction

- txn_id: T255272200228
- account_id: 7787-1666 (grade=C)
- type: CASHIN
- status: declined
- amount: 173.05 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: KE (home=US)
- device_id: D78622
- ip_address: 151.58.111.20

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): 259.98
- Velocity proxy (15): 6
- Account status counts: {'declined': 2, 'approved': 3, 'reversed': 1}
- Account type counts: {'CASHIN': 1, 'CASHOUT': 2, 'P2P_SEND': 1, 'MERCHPAY': 1, 'AIRTIME_RECHAR': 1}
- IP/device reuse top: [('7787-1666', 1)]

Rationale

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