

Fraud Case Report — Cf7e4e08bcc65

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Transaction

- txn_id: T497008614
- account_id: 7196-0583 (grade=C)
- type: CASHIN
- status: reversed
- amount: 694.36 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: AE (home=KE)
- device_id: D32556
- ip_address: 64.224.136.111

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 379.44
- Velocity proxy (15): 3
- Account status counts: {'reversed': 1, 'approved': 2}
- Account type counts: {'CASHIN': 1, 'MERCHPAY': 2}
- IP/device reuse top: [('7196-0583', 1)]

Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to account profile.