

Fraud Case Report — C199ada254719

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Transaction

- txn_id: T265455300480
- account_id: 7760-8864 (grade=C)
- type: CASHIN
- status: reversed
- amount: 695.63 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: GB (home=NG)
- device_id: D15773
- ip_address: 34.59.107.132

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): 292.41
- Velocity proxy (15): 3
- Account status counts: {'reversed': 2, 'declined': 1}
- Account type counts: {'CASHIN': 1, 'MERCHPAY': 1, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7760-8864', 1)]

Rationale

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