

Fraud Case Report — C12846d16a8c5
- Created: 2026-01-18T23:59:05.696442+00:00

Transaction

- txn_id: T674733700368
- account_id: 7859-4167 (grade=A)
- type: CASHIN
- status: reversed
- amount: 305.62 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: KE (home=GB)
- device_id: D14003
- ip_address: 46.150.231.112

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: CASHIN, Suspicious
- Account avg amount (last 80): 251.38
- Velocity proxy (15): 2
- Account status counts: {'reversed': 1, 'approved': 1}
- Account type counts: {'CASHIN': 1, 'MERCHPAY': 1}
- IP/device reuse top: [('7859-4167', 1), ('7872-2801', 1)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.