

Fraud Case Report — C10c1a91d11a0
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Transaction

- txn_id: T882216800216
- account_id: 7734-5949 (grade=C)
- type: CASHIN
- status: declined
- amount: 306.2 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: GB (home=AE)
- device_id: D32499
- ip_address: 1.73.103.36

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): 194.08
- Velocity proxy (15): 11
- Account status counts: {'declined': 1, 'approved': 9, 'reversed': 1}
- Account type counts: {'CASHIN': 7, 'CASHOUT': 2, 'AIRTIME_RECHARGE': 1, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7734-5949', 1)]

Rationale

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