

Fraud Case Report — Ce38d517017ab

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Transaction

- txn_id: T848592940
- account_id: 7778-5945 (grade=A)
- type: CASHIN
- status: reversed
- amount: 489.49 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: NG (home=KE)
- device_id: D43327
- ip_address: 136.2.147.44

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): 468.77
- Velocity proxy (15): 2
- Account status counts: {'reversed': 1, 'approved': 1}
- Account type counts: {'CASHIN': 1, 'MERCHPAY': 1}
- IP/device reuse top: [('7778-5945', 1)]

Rationale

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