

## # Fraud Case Report — C023503311521

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### ## Transaction

- txn\_id: T630954900763
- account\_id: 7773-4282 (grade=C)
- type: CASHIN
- status: reversed
- amount: 1204.87 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card\_not\_present
- country: US (home=KE)
- device\_id: D97065
- ip\_address: 221.34.192.132

### ## Decision

- Decision: **\*\*BLOCK\*\***
- Recommended action: Block transaction + lock account + step-up verification

### ## Evidence

- Risk level: CRITICAL (score=88)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 1204.87
- Velocity proxy (15): 1
- Account status counts: {'reversed': 1}
- Account type counts: {'CASHIN': 1}
- IP/device reuse top: [('7773-4282', 1)]

### ## Rationale

- Risk CRITICAL (score=88).
- Geo mismatch relative to account profile.