

Fraud Case Report — C4352c2b8a420

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Transaction

- txn_id: T820950200145
- account_id: 7119-7005 (grade=C)
- type: MERCHPAY
- status: reversed
- amount: 320.03 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: KE (home=GB)
- device_id: D16272
- ip_address: 40.77.216.85

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): 220.7
- Velocity proxy (15): 8
- Account status counts: {'reversed': 1, 'approved': 7}
- Account type counts: {'MERCHPAY': 1, 'P2P_SEND': 7}
- IP/device reuse top: [('7119-7005', 1)]

Rationale

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