

Fraud Case Report — C1e94d04bd355

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Transaction

- txn_id: T521007913
- account_id: 7732-0177 (grade=C)
- type: MERCHPAY
- status: declined
- amount: 847.26 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=GB)
- device_id: D99046
- ip_address: 144.200.168.25

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): 847.26
- Velocity proxy (15): 1
- Account status counts: {'declined': 1}
- Account type counts: {'MERCHPAY': 1}
- IP/device reuse top: [('7732-0177', 1)]

Rationale

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