

Fraud Case Report — C6eabd817b90d

- Created: 2026-01-19T00:01:50.018584+00:00

Transaction

- txn_id: T990053700292
- account_id: 7766-5777 (grade=C)
- type: MERCHPAY
- status: declined
- amount: 722.06 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: KE (home=NG)
- device_id: D77200
- ip_address: 10.0.58.147

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): 301.75
- Velocity proxy (15): 3
- Account status counts: {'declined': 2, 'approved': 1}
- Account type counts: {'MERCHPAY': 1, 'AIRTIME_RECHARGE': 1, 'CASHOUT': 1}
- IP/device reuse top: [('7766-5777', 1)]

Rationale

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