

Fraud Case Report — Cd8254855b37b

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Transaction

- txn_id: T794613366
- account_id: 7713-9692 (grade=B)
- type: MERCHPAY
- status: declined
- amount: 946.94 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=NG)
- device_id: D52296
- ip_address: 82.132.106.76

Decision

- Decision: **REVIEW**
- Recommended action: Queue for manual review + step-up verification

Evidence

- Risk level: HIGH (score=80)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Suspicious
- Account avg amount (last 80): 551.06
- Velocity proxy (15): 2
- Account status counts: {'declined': 1, 'approved': 1}
- Account type counts: {'MERCHPAY': 1, 'CASHOUT': 1}
- IP/device reuse top: [('7713-9692', 1)]

Rationale

- Risk HIGH (score=80).
- Geo mismatch relative to account profile.