

Fraud Case Report — C3f0dce8d690f

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Transaction

- txn_id: T543468500924
- account_id: 7719-0638 (grade=C)
- type: MERCHPAY
- status: declined
- amount: 388.52 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: GB (home=AE)
- device_id: D50291
- ip_address: 90.246.159.203

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): 236.76
- Velocity proxy (15): 6
- Account status counts: {'declined': 3, 'approved': 3}
- Account type counts: {'MERCHPAY': 2, 'CASHOUT': 3, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7719-0638', 1)]

Rationale

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