

# Fraud Case Report — Ce9c10a59fd51  
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#### ## Transaction

- txn\_id: T505512593
- account\_id: 7100-6576 (grade=C)
- type: MERCHPAY
- status: approved
- amount: 742.29 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: NG (home=AE)
- device\_id: D76480
- ip\_address: 10.0.180.22

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=67)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 301.02
- Velocity proxy (15): 6
- Account status counts: {'approved': 4, 'declined': 2}
- Account type counts: {'MERCHPAY': 3, 'DSTV\_PAYMENT': 2, 'AIRTIME\_RECHARGE': 1}
- IP/device reuse top: [('7100-6576', 1)]

#### ## Rationale

- Risk HIGH (score=67).
- Geo mismatch relative to account profile.